



Bank Holding Company Performance Report December 31, 2021—FR BHCPR

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BHC Name [WELLS FARGO & COMPANY](#)

City/State [SAN FRANCISCO, CA](#)

Bank Holding Company Information

Federal Reserve District: [12](#)

Consolidated Assets (\$000): [1,948,068,000](#)

Peer Group Number: [1](#) Number in Peer Group: [130](#)

Number of Bank Subsidiaries: [3](#)

Peer Group Number	Description
1	Consolidated assets equal to or greater than \$10 billion
2	Consolidated assets between \$3 billion and \$10 billion
3	Consolidated assets between \$1 billion and \$3 billion
4	Consolidated assets between \$500 million and \$1 billion
5	Consolidated assets less than \$500 million (starting March 2006 includes former peer group 6)
6	Consolidated assets less than \$300 million (valid only prior to March 2006. Starting March 2003 includes former peer group 7)
7	Consolidated assets less than \$150 million (valid only prior to March 2003)
9	Atypical and second-tier holding companies

1	Consolidated assets equal to or greater than \$10 billion
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5	Consolidated assets less than \$500 million (starting March 2006 includes former peer group 6)
6	Consolidated assets less than \$300 million (valid only prior to March 2006. Starting March 2003 includes former peer group 7)
7	Consolidated assets less than \$150 million (valid only prior to March 2003)
9	Atypical and second-tier holding companies

Mailing Address:

WELLS FARGO & COMPANY
420 MONTGOMERY STREET
SAN FRANCISCO, CA 94104

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Summary Ratios

	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017
Average assets (\$000)	1,939,119,000	1,939,429,000	1,911,682,500	1,891,902,500	1,932,396,750
Net income (\$000)	21,548,000	3,301,000	19,549,000	22,393,000	22,183,000
Number of BHCs in peer group	130	128	125	118	108

Earnings and Profitability:	BHC	Peer # 1	Pct												
Percent of Average Assets															
Net interest income (tax equivalent)	1.88	2.60	12	2.10	2.77	16	2.53	3.01	24	2.71	3.08	24	2.67	2.92	28
+ Non-interest income	2.10	1.04	90	1.63	1.21	75	1.87	1.32	78	1.87	1.31	76	1.96	1.35	76
- Overhead expense	2.78	2.17	84	3.02	2.57	76	3.05	2.69	73	2.97	2.71	70	3.03	2.72	71
- Provision for credit losses	-0.21	-0.09	19	0.69	0.51	78	0.14	0.15	58	0.09	0.14	39	0.14	0.16	54
+ Securities gains (losses)	0.03	0.01	90	0.05	0.02	73	0.01	0.01	63	0.01	0	83	0.03	0.01	86
+ Other tax equivalent adjustments	0	0	8	0	0	48	0	0	42	0	0	45	0	0	47
= Pretax net operating income (tax equivalent)	1.51	1.66	39	0.05	1.04	8	1.30	1.56	26	1.54	1.57	42	1.49	1.43	52
Net operating income	1.11	1.26	35	0.17	0.81	10	1.02	1.19	26	1.18	1.24	39	1.15	0.89	73
Net income	1.11	1.26	35	0.17	0.82	10	1.02	1.19	26	1.18	1.24	39	1.15	0.90	72
Net income (Subchapter S adjusted)		1.97			1.18			1.17			1.42			0.99	
Percent of Average Earning Assets															
Interest income (tax equivalent)	2.25	3.06	11	2.73	3.55	10	3.85	4.41	16	3.81	4.24	21	3.43	3.80	24
Interest expense	0.22	0.25	54	0.45	0.52	47	1.08	1.08	56	0.85	0.86	55	0.53	0.60	51
Net interest income (tax equivalent)	2.04	2.80	13	2.28	3.01	16	2.77	3.33	24	2.96	3.38	25	2.90	3.19	29
Losses, Allowance, and Past Due + Nonaccrual															
Net loan and lease losses / Average loans and leases	0.18	0.11	71	0.34	0.27	69	0.29	0.21	72	0.29	0.22	75	0.30	0.24	75
Earnings coverage of net loan and lease losses (X)	15.57	39.72	40	4.19	22.91	19	9.74	24.40	39	11.04	21.75	42	10.27	19.67	46
Allowance for loan and lease losses / Total loans and leases not held-for-sale	1.40	1.23	71	2.08	1.58	79	1	0.83	71	1.03	0.90	69	1.16	0.98	72
Allowance for loan and lease losses / Total loans and leases	1.36	1.20	70	2	1.55	78	0.97	0.81	69	1.01	0.89	69	1.13	0.96	67
Nonaccrual loans and leases + OREO / Total loans and leases + OREO	0.85	0.49	86	1.03	0.71	80	0.67	0.57	64	0.75	0.61	68	0.89	0.72	68
30–89 days past due loans and leases / Total loans and leases	0.63	0.32	84	0.99	0.39	91	0.75	0.43	84	0.86	0.44	89	1.11	0.47	90
Liquidity and Funding															
Net noncore funding dependence	-9.82	-2.33	27	-4.78	3.20	27	14.94	14.45	55	15.23	16.62	54	15.21	17.03	45
Net short-term noncore funding dependence	-20.24	-7.71	13	-20.01	-4.76	13	0.22	3.38	32	0.47	4.66	22	-1.87	4.83	22
Net loans and leases / Total assets	46.35	58.67	15	46.38	61.58	13	50.49	63.77	17	50.38	63.98	16	49.28	62.73	18
Capitalization															
Tier 1 leverage ratio	8.34	8.98	32	8.33	9.13	29	8.31	9.76	12	9.07	9.71	32	9.35	9.53	46
Holding company equity capital / Total assets	9.63	10.71	33	9.46	11.16	25	9.71	12.43	16	10.35	12.22	23	10.60	11.94	33
Total equity capital (including minority interest) / Total assets	9.76	10.82	32	9.51	11.29	25	9.75	12.57	15	10.39	12.27	23	10.66	12.01	32
Common equity tier 1 capital / Total risk-weighted assets	11.35	12.42	35	11.59	12.38	39	11.14	12.17	33	11.74	12.12	50	12.28	12.19	63
Net loans and leases / Equity capital (X)	4.81	5.53	37	4.91	5.58	37	5.20	5.21	53	4.87	5.29	42	4.65	5.27	33
Cash dividends / Net income	16.85	28.27	27	191	42.30	99	50.31	33.12	82	42.18	27.31	78	41.87	31.29	70
Cash dividends / Net income (Subchapter S adjusted)		3.14			-0.65			-12.02			17.36			47.52	
Growth Rates															
Assets	-0.36	10.50	10	1.43	16.68	10	1.67	9.26	17	-2.86	7	5	1.12	8.28	21
Equity capital	1.47	7.46	24	-1.21	6.99	10	-4.60	10.49	2	-5.20	7.89	6	3.69	10.18	34
Net loans and leases	-0.43	3.36	43	-6.82	9.07	7	1.90	9.10	21	-0.70	7.89	7	-1.59	9.38	10
Noncore funding	-39.48	-14.79	21	-31.76	-12.18	28	-2.04	6.59	38	-7.68	10.67	20	4.55	5.59	58
Parent Company Ratios															
Short-term debt / Equity capital	6.96	0.57	95	9.91	0.77	94	7.17	1.02	90	3.42	1.14	83	3.86	1.07	88
Long-term debt / Equity capital	70.91	10.95	94	88.32	13.56	95	73.46	13.04	95	64.61	13.37	92	65.95	12.69	92
Equity investment in subsidiaries / Equity capital	92.71	103.22	6	94.03	102.81	9	111.73	103.22	86	103.85	103.10	56	100.29	102.10	44
Cash from ops + noncash items + op expense / Op expense + dividends	176.87	154.48	65	490.13	147.24	97	196.02	190.27	57	152.64	174.91	45	179.67	148.20	68

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Income Statement—Revenues and Expenses

Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017	Percent Change	
						1-Year	5-Year
Interest and fees on loans.....	29,127,000	34,673,000	44,518,000	44,377,000	41,952,000	-16.00	-27.02
Income from lease financing receivables.....	692,000	732,000	869,000	940,000	717,000	-5.46	-24.54
Fully taxable income on loans and leases.....	29,621,000	35,132,000	44,982,000	44,905,000	42,374,000	-15.69	-27.04
Tax-exempt income on loans and leases.....	198,000	273,000	405,000	412,000	295,000	-27.47	-13.54
Estimated tax benefit on income on loans and leases.....	80,743	99,924	127,434	137,751	242,348	-19.20	-55.90
Income on loans and leases (tax equivalent).....	29,899,743	35,504,924	45,514,434	45,454,751	42,911,348	-15.79	-27.09
Investment interest income (tax equivalent).....	7,520,257	9,113,076	12,426,566	12,202,249	11,749,652	-17.48	-27.07
Interest on balances due from depository institutions.....	314,000	548,000	2,875,000	2,852,000	2,161,000	-42.70	-72.98
Interest income on other earning assets.....	2,718,000	3,498,000	6,416,000	5,395,000	4,073,000	-22.30	-11.12
Total interest income (tax equivalent).....	40,452,000	48,664,000	67,232,000	65,904,000	60,895,000	-16.87	-27.17
Interest on time deposits of \$250K or more	-32,000	210,000	880,000	1,062,000	546,000		
Interest on time deposits < \$250K.....	154,000	682,000	1,919,000	957,000	417,000	-77.42	
Interest on foreign office deposits	14,000	236,000	937,000	834,000	841,000	-94.07	-95.10
Interest on other deposits	252,000	1,676,000	4,899,000	2,769,000	1,209,000	-84.96	-50.59
Interest on other borrowings and trading liabilities.....	2,914,000	4,400,000	9,000,000	7,868,000	5,362,000	-33.77	-20.36
Interest on subordinated debt and mandatory convertible securities	613,000	759,000	1,217,000	1,162,000	977,000	-19.24	-28.30
Total interest expense.....	3,915,000	7,963,000	18,852,000	14,652,000	9,352,000	-50.84	-33.75
Net interest income (tax equivalent).....	36,537,000	40,701,000	48,380,000	51,252,000	51,543,000	-10.23	-26.39
Non-interest income.....	40,769,000	31,697,000	35,697,000	35,374,000	37,933,000	28.62	4.04
Adjusted operating income (tax equivalent)	77,306,000	72,398,000	84,077,000	86,626,000	89,476,000	6.78	-12.96
Overhead expense.....	53,939,000	58,511,000	58,344,000	56,272,000	58,590,000	-7.81	2.01
Provision for credit losses.....	-4,103,000	13,400,000	2,714,000	1,767,000	2,693,000		
Securities gains (losses)	553,000	873,000	139,000	106,000	505,000	-36.66	-46.52
Other tax equivalent adjustments	-2,000	0	0	0	0		
Pretax net operating income (tax equivalent).....	29,244,000	1,055,000	24,810,000	29,196,000	28,698,000	2671.94	-12.34
Applicable income taxes	5,579,000	-3,005,000	4,157,000	5,661,000	4,917,000		-44.63
Tax equivalent adjustments	427,000	474,000	612,000	659,000	1,321,000	-9.92	-65.56
Applicable income taxes (tax equivalent).....	6,006,000	-2,531,000	4,769,000	6,320,000	6,238,000		-46.92
Minority interest	1,690,000	285,000	492,000	483,000	277,000	492.98	1479.44
Net income before discontinued operations, net of minority interest	21,548,000	3,301,000	19,549,000	22,393,000	22,183,000	552.77	-1.78
Discontinued operations, net of applicable income taxes.....	0	0	0	0	0		
Net income attributable to holding company.....	21,548,000	3,301,000	19,549,000	22,393,000	22,183,000	552.77	-1.78
Memoranda							
Net income - holding company and noncontrolling (minority) interest.....	23,238,000	3,586,000	20,041,000	22,876,000	22,460,000	548.02	5.41
Investment securities income (tax equivalent).....	7,520,257	9,113,076	12,426,566	12,202,249	11,749,652	-17.48	-27.07
US Treasury and agency securities (excluding mortgage-backed securities)	882,000	1,126,000	1,299,000	1,093,000	1,218,000	-21.67	-38.62
Mortgage-backed securities	4,614,000	5,493,000	7,109,000	6,927,000	6,244,000	-16.00	0.79
All other securities	2,024,257	2,494,076	4,018,566	4,182,249	4,287,652	-18.84	-52.89
Cash dividends declared.....	3,631,000	6,305,000	9,835,000	9,445,000	9,287,000	-42.41	-60.65
Common	2,426,000	5,015,000	8,444,000	7,889,000	7,658,000	-51.63	-68.33
Preferred.....	1,205,000	1,290,000	1,391,000	1,556,000	1,629,000	-6.59	-23.05

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Relative Income Statement and Margin Analysis

	12/31/2021			12/31/2020			12/31/2019			12/31/2018			12/31/2017		
	BHC	Peer # 1	Pct												
Percent of Average Assets															
Interest income (tax equivalent)	2.09	2.85	10	2.51	3.27	10	3.52	4	20	3.48	3.87	21	3.15	3.47	24
Less: Interest expense	0.20	0.23	54	0.41	0.48	46	0.99	0.98	58	0.77	0.79	57	0.48	0.55	52
Equals: Net interest income (tax equivalent)	1.88	2.60	12	2.10	2.77	16	2.53	3.01	24	2.71	3.08	24	2.67	2.92	28
Plus: Non-interest income	2.10	1.04	90	1.63	1.21	75	1.87	1.32	78	1.87	1.31	76	1.96	1.35	76
Equals: adjusted operating income (tax equivalent)	3.99	3.70	69	3.73	4.04	37	4.40	4.41	52	4.58	4.46	59	4.63	4.33	71
Less: Overhead expense	2.78	2.17	84	3.02	2.57	76	3.05	2.69	73	2.97	2.71	70	3.03	2.72	71
Less: Provision for credit losses	-0.21	-0.09	19	0.69	0.51	78	0.14	0.15	58	0.09	0.14	39	0.14	0.16	54
Plus: Realized gains (losses) on held-to-maturities securities	0	0	49	0	0	46	0	0	49	0	0	51	0	0	47
Plus: Realized gains (losses) on available-for-sale securities	0.03	0.01	90	0.05	0.02	74	0.01	0.01	63	0.01	0	83	0.03	0.01	87
Plus: other tax equivalent adjustments	0	0	8	0	0	48	0	0	42	0	0	45	0	0	47
Equals: Pretax net operating income (tax equivalent)	1.51	1.66	39	0.05	1.04	8	1.30	1.56	26	1.54	1.57	42	1.49	1.43	52
Less: Applicable income taxes (tax equivalent)	0.31	0.38	28	-0.13	0.23	3	0.25	0.36	21	0.33	0.33	50	0.32	0.55	19
Less: Minority interest	0.09	0	95	0.01	0	91	0.03	0	92	0.03	0	93	0.01	0	91
Equals: Net operating income	1.11	1.26	35	0.17	0.81	10	1.02	1.19	26	1.18	1.24	39	1.15	0.89	73
Plus: Net extraordinary items	0	0	50	0	0	50	0	0	50	0	0	51	0	0	48
Equals: Net income	1.11	1.26	35	0.17	0.82	10	1.02	1.19	26	1.18	1.24	39	1.15	0.90	72
Memo: Net income (last four quarters)	1.11	1.26	35	0.17	0.82	10	1.02	1.19	25	1.18	1.24	39	1.15	0.91	72
Net income—BHC and noncontrolling (minority) interest	1.20	1.27	48	0.18	0.83	11	1.05	1.20	28	1.21	1.25	42	1.16	0.91	72
Margin Analysis															
Average earning assets / Average assets	92.52	93.08	41	91.93	92.32	44	91.44	91.05	56	91.43	91.48	52	91.86	91.61	50
Average interest-bearing funds / Average assets	60.36	61.99	51	65.26	64.06	59	67.81	65.57	64	66.48	65.56	61	66.48	65.75	56
Interest income (tax equivalent) / Average earning assets	2.25	3.06	11	2.73	3.55	10	3.85	4.41	16	3.81	4.24	21	3.43	3.80	24
Interest expense / Average earning assets	0.22	0.25	54	0.45	0.52	47	1.08	1.08	56	0.85	0.86	55	0.53	0.60	51
Net interest income (tax equivalent) / Average earning assets	2.04	2.80	13	2.28	3.01	16	2.77	3.33	24	2.96	3.38	25	2.90	3.19	29
Yield or Cost															
Total loans and leases (tax equivalent)	3.35	4.01	14	3.67	4.27	15	4.71	5.09	24	4.73	4.95	39	4.41	4.52	51
Interest-bearing bank balances	0.13	0.14	35	0.29	0.27	58	2.15	2.04	51	1.75	1.64	61	1.06	1.05	54
Federal funds sold and reverse repos	-0.03	0.25	7	0.48	0.68	48	2.20	2.44	44	1.87	2.17	37	1.09	1.41	41
Trading assets	1.94	0.45	87	2.50	0.60	88	3.45	0.99	91	3.44	1.11	85	3.06	1.11	86
Total earning assets	2.23	3.04	10	2.70	3.51	10	3.81	4.36	17	3.77	4.20	22	3.36	3.73	26
Investment securities (tax equivalent)	1.72	1.77	51	2.23	2.25	46	3.01	2.76	75	2.97	2.68	75	2.87	2.47	78
US Treasury and agency securities (excluding mortgage-backed securities)	1.43	1.14	71	1.88	1.75	60	2.15	2.32	43	2.07	2.05	56	2.08	1.62	81
Mortgage-backed securities	1.63	1.57	59	2.14	2.05	56	2.76	2.61	70	2.68	2.50	74	2.57	2.23	82
All other securities	2.06	2.81	30	2.72	3.24	30	4.17	4.06	72	4.07	4.20	66	3.86	3.66	61
Interest-bearing deposits	0.04	0.21	5	0.29	0.53	20	0.92	1.10	35	0.61	0.81	35	0.32	0.49	30
Time deposits of \$250K or more	-0.51	0.66	0	0.98	1.42	18	2.18	1.96	64	2.26	1.44	93			
Time deposits < \$250K	0.50	0.62	38	1.14	1.36	29	2.37	1.82	86	1.64	1.29	73			
Other domestic deposits	0.03	0.15	4	0.20	0.36	18	0.63	0.93	28	0.37	0.67	18			
Foreign deposits	0.05	0.14	44	0.60	0.42	75	1.75	1.19	83	1.30	0.97	71	0.68	0.51	68
Federal funds purchased and repos	0.02	0.17	17	0.47	0.62	51	2.11	1.86	61	1.78	1.51	61	0.90	0.94	51
Other borrowed funds and trading liabilities	1.51	1.27	62	1.76	1.50	63	2.78	2.38	73	2.61	2.28	75	1.77	1.77	50
All interest-bearing funds	0.33	0.37	53	0.63	0.74	43	1.45	1.49	55	1.17	1.19	57	0.73	0.82	53

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Non-interest Income and Expenses

Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017												
Non-interest Income and Expenses																	
Total non-interest income	40,769,000	31,697,000	35,697,000	35,374,000	37,933,000												
Fiduciary activities income	1,536,000	1,506,000	1,726,000	1,974,000	2,066,000												
Service charges on deposit accounts - domestic	4,833,000	4,598,000	5,201,000	5,138,000	5,529,000												
Trading revenue.....	284,000	1,172,000	993,000	602,000	1,053,000												
Investment banking fees and commissions.....	14,128,000	12,605,000	12,346,000	12,321,000	12,429,000												
Insurance activities revenue.....	332,000	349,000	378,000	429,000	1,049,000												
Venture capital revenue.....	5,203,000	971,000	1,191,000	1,228,000	1,027,000												
Net servicing fees	195,000	-138,000	523,000	1,374,000	1,428,000												
Net securitization income	76,000	28,000	114,000	41,000	117,000												
Net gains (losses) on sales of loans, OREO, other assets.....	1,881,000	1,562,000	2,826,000	3,402,000	1,686,000												
Other non-interest income.....	12,301,000	9,044,000	10,399,000	8,865,000	11,549,000												
Total overhead expenses	53,939,000	58,511,000	58,344,000	56,272,000	58,590,000												
Personnel expense.....	35,758,000	36,376,000	35,425,000	33,308,000	33,640,000												
Net occupancy expense.....	5,488,000	5,816,000	5,765,000	5,332,000	5,086,000												
Goodwill impairment losses	183,000	0	0	0	0												
Amortization expenses and impairment loss (other intangible assets).....	73,000	89,000	108,000	1,058,000	1,152,000												
Other operating expenses.....	12,437,000	16,230,000	17,046,000	16,574,000	18,712,000												
Fee income on mutual funds and annuities.....	2,876,000	2,949,000	3,003,000	3,202,000	3,368,000												
Memoranda																	
Assets under management in proprietary mutual funds and annuities	0	296,305,000	227,416,000	196,584,000	211,559,000												
Number of equivalent employees	240,413	258,911	259,795	258,686	262,722												
Average personnel expense per employee.....	148.74	140.50	136.36	128.76	128.04												
Average assets per employee.....	8,065.78	7,490.72	7,358.43	7,313.51	7,355.29												
BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct			
Analysis Ratios																	
Mutual fund fee income / Non-interest income	7.05	2.17	90	9.30	2.02	95	8.41	2.72	90	9.05	3.08	88	8.88	2.85	91		
Overhead expenses / Net Interest Income + non-interest income	70.16	59.28	89	81.35	62.28	89	69.90	61.29	82	65.46	60.88	73	66.46	63.61	68		
Percent of Average Assets																	
Total overhead expense	2.78	2.17	84	3.02	2.57	76	3.05	2.69	73	2.97	2.71	70	3.03	2.72	71		
Personnel expense.....	1.84	1.21	92	1.88	1.30	90	1.85	1.41	86	1.76	1.44	78	1.74	1.42	82		
Net occupancy expense.....	0.28	0.23	73	0.30	0.26	68	0.30	0.28	62	0.28	0.28	52	0.26	0.29	42		
Other operating expenses.....	0.65	0.72	48	0.84	0.94	58	0.90	0.97	54	0.93	0.97	58	1.03	1	61		
Overhead less non-interest income	0.68	1.10	15	1.38	1.25	61	1.18	1.32	35	1.10	1.38	27	1.07	1.34	23		
Percent of Adjusted Operating Income (Tax Equivalent)																	
Total overhead expense	69.77	58.83	87	80.82	61.82	89	69.39	60.64	83	64.96	60.37	73	65.48	62.73	66		
Personnel expense.....	46.26	32.93	96	50.24	32.36	99	42.13	32.39	92	38.45	32.51	80	37.60	32.93	73		
Net occupancy expense.....	7.10	6.23	65	8.03	6.58	73	6.86	6.52	58	6.16	6.48	38	5.68	6.70	29		
Other operating expenses.....	16.42	19.18	34	22.54	22.28	68	20.40	21.20	53	20.35	20.90	51	22.20	22.41	55		
Total non-interest income	52.74	27.67	90	43.78	28.83	82	42.46	29.23	79	40.84	28.50	78	42.39	31.08	77		
Fiduciary activities income	1.99	2.20	53	2.08	2.09	58	2.05	1.97	59	2.28	2.14	62	2.31	2.38	56		
Service charges on domestic deposit accounts	6.25	3.27	91	6.35	3.27	91	6.19	3.88	82	5.93	4.15	69	6.18	4.28	67		
Trading revenue.....	0.37	0.62	65	1.62	1.28	76	1.18	1.18	69	0.69	0.85	66	1.18	0.90	76		
Investment banking fees and commissions.....	18.28	2.58	96	17.41	2.46	94	14.68	3.54	90	14.22	3.42	90	13.89	3.62	89		
Insurance activities revenue.....	0.43	0.36	72	0.48	0.41	73	0.45	0.47	73	0.50	0.47	75	1.17	0.55	78		
Venture capital revenue.....	6.73	0.04	98	1.34	0.01	96	1.42	0.02	97	1.42	0.02	97	1.15	0.01	97		
Net servicing fees	0.25	0.60	51	-0.19	0.01	20	0.62	0.28	78	1.59	0.65	81	1.60	0.60	84		
Net securitization income	0.10	0.01	91	0.04	0	91	0.14	0.01	94	0.05	0.01	90	0.13	0.01	94		
Net gain (loss) - sales of loans, OREO, and other assets	2.43	3.30	49	2.16	3.92	50	3.36	1.86	78	3.93	1.61	84	1.88	1.67	64		
Other non-interest income.....	15.91	9.27	84	12.49	9.65	72	12.37	10.04	71	10.23	9.86	61	12.91	10.77	66		
Overhead less non-interest income	17.04	30.52	15	37.04	31.93	62	26.94	31.06	32	24.12	31.46	26	23.09	31.19	22		
Applicable income taxes / Pretax net operating income (tax equivalent).....	19.08	21.18	24	-284.83	18.63	0	16.76	20.56	20	19.39	19.04	45	17.13	32.99	16		
Applicable income tax + TE / Pretax net operating income + TE	20.54	22.67	17	-239.91	21.18	0	19.22	23.23	14	21.65	21.56	42	21.74	37.95	16		

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

12/2021

Assets

	Dollar Amount in Thousands						Percent Change	
		12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017	1-Year	5-Year
Real estate loans	419,374,000	460,411,000	481,427,000	475,106,000	494,233,000	-8.91	-17.06	
Commercial and industrial loans	167,959,000	162,803,000	188,066,000	193,655,000	185,652,000	3.17	-9.48	
Loans to individuals	113,060,000	110,592,000	115,332,000	112,489,000	121,843,000	2.23	-14.07	
Loans to depository institutions and acceptances of other banks	16,170,000	12,535,000	19,867,000	15,956,000	16,426,000	29.00	-5.96	
Agricultural loans	3,396,000	3,657,000	4,652,000	5,165,000	4,988,000	-7.14	-36.51	
Other loans and leases	195,543,000	175,398,000	173,434,000	162,473,000	149,696,000	11.49	36.28	
Less: Unearned income	0	0	0	0	0			
Loans and leases, net of unearned income	915,502,000	925,396,000	982,778,000	964,844,000	972,838,000	-1.07	-7.41	
Less: Allowance for loan and lease losses	12,490,000	18,516,000	9,551,000	9,775,000	11,004,000	-32.54	9.38	
Net loans and leases	903,012,000	906,880,000	973,227,000	955,069,000	961,834,000	-0.43	-7.61	
Debt securities that reprice or mature in over 1 year	398,276,000	337,497,000	360,372,000	357,378,000	359,721,000	18.01	16.74	
Mutual funds and equity securities	2,577,000	1,564,000	6,481,000	4,513,000	1,679,000	64.77	28.79	
Subtotal	1,303,865,000	1,245,941,000	1,340,080,000	1,316,960,000	1,323,234,000	4.65	-1.26	
Interest-bearing bank balances	209,756,000	236,832,000	120,100,000	150,287,000	192,762,000	-11.43	4.42	
Federal funds sold and reverse repos	66,490,000	63,282,000	104,974,000	84,172,000	83,133,000	5.07	3.58	
Debt securities that reprice or mature within 1 year	51,043,000	88,600,000	57,014,000	57,322,000	55,995,000	-42.39	-22.15	
Trading assets	139,162,000	123,607,000	121,507,000	100,315,000	104,040,000	12.58	60.66	
Total earning assets	1,770,359,000	1,758,318,000	1,743,681,000	1,709,056,000	1,759,190,000	0.68	1.88	
Non-interest-bearing cash and due from depository institutions	24,616,000	28,236,000	21,757,000	23,551,000	23,367,000	-12.82	18.75	
Premises, fixed assets, and leases	12,376,000	13,194,000	13,937,000	9,239,000	9,135,000	-6.20	43.59	
Other real estate owned	131,000	175,000	307,000	473,000	655,000	-25.14	-86.03	
Investment in unconsolidated subsidiaries	20,510,000	20,455,000	19,001,000	17,640,000	15,881,000	0.27	33.64	
Intangible and other assets	120,172,000	134,826,000	128,872,000	135,924,000	143,529,000	-10.87	-18.09	
Total assets	1,948,068,000	1,955,163,000	1,927,555,000	1,895,883,000	1,951,757,000	-0.36	0.93	
Quarterly average assets	1,941,168,000	1,922,462,000	1,938,795,000	1,883,555,000	1,934,062,000	0.97	-0.14	
Average loans and leases (YTD)	891,482,250	967,573,750	967,348,250	960,857,250	972,376,000	-7.86	-7.88	
Memoranda								
Loans held-for-sale	20,375,000	35,369,000	23,347,000	15,698,000	20,178,000	-42.39	-22.79	
Loans not held-for-sale	895,127,000	890,027,000	959,431,000	949,146,000	952,660,000	0.57	-6.99	
Real estate loans secured by 1–4 family	276,320,000	323,461,000	344,353,000	336,206,000	345,462,000	-14.57	-21.23	
Commercial real estate loans	133,119,000	126,300,000	126,328,000	128,670,000	137,456,000	5.40	-7.08	
Construction and land development	18,648,000	20,280,000	18,588,000	21,284,000	23,364,000	-8.05	-19.68	
Multifamily	21,801,000	15,218,000	14,108,000	13,373,000	13,822,000	43.26	41.28	
Nonfarm nonresidential	92,670,000	90,802,000	93,632,000	94,013,000	100,270,000	2.06	-11.42	
Real estate loans secured by farmland	1,357,000	1,798,000	2,231,000	2,599,000	2,788,000	-24.53	-50.96	
Total investment securities	451,939,000	427,717,000	423,873,000	419,213,000	417,421,000	5.66	10.57	
U.S. Treasury securities	56,205,000	69,454,000	59,001,000	55,151,000	48,109,000	-19.08	-16.81	
US agency securities (excluding mortgage-backed securities)	0	0	1,500,000	2,948,000	2,930,000		-100.00	
Municipal securities	44,400,000	40,254,000	48,000,000	49,223,000	57,639,000	10.30	-22.70	
Mortgage-backed securities	300,423,000	259,139,000	262,083,000	253,888,000	256,919,000	15.93	34.89	
Asset-backed securities	40,877,000	29,778,000	34,420,000	40,891,000	42,478,000	37.27	-8.39	
Other debt securities	7,457,000	27,528,000	12,388,000	12,599,000	7,667,000	-72.91	-34.92	
Mutual funds and equity securities	2,577,000	1,564,000	6,481,000	4,513,000	1,679,000	64.77	28.79	
Available-for-sale securities	177,244,000	220,392,000	263,459,000	269,912,000	278,086,000	-19.58	-42.67	
U.S. Treasury securities	39,661,000	22,159,000	13,460,000	10,400,000	3,389,000	78.98	73.42	
US agency securities (excluding mortgage-backed securities)	0	0	1,500,000	2,948,000	2,930,000		-100.00	
Municipal securities	11,696,000	14,383,000	34,514,000	42,937,000	51,326,000	-18.68	-77.11	
Mortgage-backed securities	110,418,000	142,799,000	167,214,000	160,203,000	169,392,000	-22.68	-37.81	
Asset-backed securities	9,749,000	13,523,000	34,383,000	40,825,000	41,703,000	-27.91	-76.35	
Other debt securities	5,720,000	27,528,000	12,388,000	12,599,000	7,667,000	-79.22	-50.08	
Mutual funds and equity securities	0	0	0	0	1,679,000		-100.00	
Held-to-maturity securities appreciation (depreciation)	268,000	6,546,000	2,927,000	-2,673,000	-350,000	-95.91		
Available-for-sale securities appreciation (depreciation)	1,773,000	4,832,000	3,398,000	-2,559,000	1,457,000	-63.31		
Structured notes, fair value	0	0	0	0	0			
Pledged securities	79,113,000	75,506,000	64,811,000	62,561,000	73,825,000	4.78	-13.76	

Liabilities and Changes in Capital

Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017	Percent Change	
						1-Year	5-Year
Demand deposits	508,805,000	434,571,000	60,242,000	60,951,000	74,624,000	17.08	579.46
NOW, ATS and transaction accounts	465,887,000	447,445,000	62,814,000	56,797,000	51,928,000	4.12	843.03
Time deposits less brokered deposits < \$250K	10,268,000	-9,595,000	-14,046,000	-12,583,000	-18,450,000		
MMDA and other savings accounts	458,545,000	437,142,000	1,034,965,000	991,189,000	988,646,000	4.90	-53.61
Other non-interest-bearing deposits	0	0	0	0	0	0	
Core deposits	1,443,505,000	1,309,563,000	1,143,975,000	1,096,354,000	1,096,748,000	10.23	29.74
Time deposits of \$250K or more	4,983,000	9,347,000	37,144,000	39,668,000	48,668,000	-46.69	
Foreign deposits	20,018,000	35,556,000	54,620,000	59,296,000	128,994,000	-43.70	-82.89
Federal funds purchased and repos	21,191,000	46,362,000	92,403,000	92,429,000	88,684,000	-54.29	-72.88
Secured federal funds purchased	0	0	0	0	0		
Commercial paper	0	0	0	0	0		-100.00
Other borrowings w/remaining maturity of 1 year or less	28,921,000	43,631,000	51,507,000	59,526,000	55,019,000	-33.71	-23.54
Other borrowings w/remaining maturity over 1 year	109,866,000	144,221,000	159,413,000	150,279,000	150,023,000	-23.82	-45.12
Brokered deposits < \$250K	14,210,000	50,023,000	87,226,000	91,163,000	61,912,000	-71.59	
Noncore funding	199,189,000	329,140,000	482,313,000	492,361,000	533,300,000	-39.48	-60.95
Trading liabilities	29,159,000	36,282,000	25,217,000	27,260,000	26,796,000	-19.63	-0.81
Subordinated notes and debentures + trust preferred securities	35,117,000	37,735,000	34,677,000	32,596,000	34,550,000	-6.94	-1.36
Other liabilities	50,988,000	56,523,000	53,389,000	50,246,000	52,284,000	-9.79	21.60
Total liabilities	1,757,958,000	1,769,243,000	1,739,571,000	1,698,817,000	1,743,678,000	-0.64	1.64
Equity Capital							
Perpetual preferred stock (including surplus)	19,921,000	20,984,000	21,620,000	23,309,000	25,480,000	-5.07	-19.27
Common stock	9,136,000	9,136,000	9,136,000	9,136,000	9,136,000	0.00	0.00
Common surplus	60,332,000	60,349,000	60,978,000	60,590,000	60,771,000	-0.03	0.37
Retained earnings	180,322,000	162,890,000	166,697,000	158,163,000	145,263,000	10.70	35.50
Accumulated other comprehensive income	-1,702,000	194,000	-1,311,000	-6,336,000	-2,144,000		
Other equity capital components	-80,403,000	-68,666,000	-69,974,000	-48,696,000	-31,570,000		
Total holding company equity capital	187,606,000	184,887,000	187,146,000	196,166,000	206,936,000	1.47	-6.00
Noncontrolling (minority) interest in subsidiaries	2,504,000	1,033,000	838,000	900,000	1,143,000	142.40	173.36
Total equity capital, including minority interest	190,110,000	185,920,000	187,984,000	197,066,000	208,079,000	2.25	-5.18
Total liabilities and capital	1,948,068,000	1,955,163,000	1,927,555,000	1,895,883,000	1,951,757,000	-0.36	0.93
Memoranda							
Non-interest-bearing deposits	527,985,000	467,176,000	344,835,000	349,845,000	374,053,000	13.02	40.30
Interest-bearing deposits	954,731,000	937,313,000	978,130,000	936,636,000	962,269,000	1.86	2.65
Total deposits	1,482,716,000	1,404,489,000	1,322,965,000	1,286,481,000	1,336,322,000	5.57	13.49
Long-term debt that reprices within 1 year	4,608,000	7,397,000	38,332,000	49,294,000	48,501,000	-37.70	-95.01
Changes in Holding Company Equity Capital							
Equity capital, previous year-end as amended	184,887,000	187,146,000	196,166,000	206,936,000	199,581,000		
Accounting restatements	-207,000	991,000	-11,000	-24,000	-213,000		
Net income	21,548,000	3,301,000	19,549,000	22,393,000	22,183,000		
Net sale of new perpetual preferred stock	-920,000	-486,000	-1,550,000	-1,007,000	1,658,000		
Net sale of new common stock	0	0	0	0	0		
Sale of treasury stock	2,095,000	2,719,000	2,157,000	1,676,000	2,348,000		
Less: Purchase of treasury stock	14,464,000	3,415,000	24,533,000	20,633,000	9,908,000		
Changes incident to business combinations	0	0	0	0	0		
Less: Dividends declared	3,631,000	6,305,000	9,835,000	9,445,000	9,287,000		
Change in other comprehensive income	-1,896,000	1,505,000	4,544,000	-3,674,000	825,000		
Changes in debit to ESOP liability	0	0	0	0	0		
Other adjustments to equity capital	194,000	-569,000	659,000	-56,000	-251,000		
Holding company equity capital, ending balance	187,606,000	184,887,000	187,146,000	196,166,000	206,936,000		

Percent Composition of Assets

	12/31/2021			12/31/2020			12/31/2019			12/31/2018			12/31/2017		
	BHC	Peer # 1	Pct												
Percent of Total Assets															
Real estate loans	21.53	36.25	22	23.55	36.22	23	24.98	37.78	27	25.06	37.19	27	25.32	35.54	28
Commercial and industrial loans	8.62	10.76	44	8.33	13.52	20	9.76	12.02	40	10.21	12.85	43	9.51	12.62	40
Loans to individuals	5.80	3.36	78	5.66	3.40	74	5.98	4.20	68	5.93	4.31	68	6.24	4.47	67
Loans to depository institutions and acceptances of other banks	0.83	0.02	97	0.64	0.03	96	1.03	0.04	96	0.84	0.05	94	0.84	0.06	93
Agricultural loans.....	0.17	0.18	68	0.19	0.19	71	0.24	0.24	73	0.27	0.30	71	0.26	0.21	73
Other loans and leases.....	10.04	4.47	86	8.97	4.63	79	9	5.01	81	8.57	5	78	7.67	5.10	74
Net loans and leases.....	46.35	58.67	15	46.38	61.58	13	50.49	63.77	17	50.38	63.98	16	49.28	62.73	18
Debt securities over 1 year.....	20.44	19.46	56	17.26	15.55	62	18.70	14.60	73	18.85	14.63	70	18.43	14.83	66
Mutual funds and equity securities	0.13	0.06	78	0.08	0.05	74	0.34	0.06	93	0.24	0.06	91	0.09	0.06	69
Subtotal	66.93	79.22	13	63.73	78.16	11	69.52	79.65	15	69.46	79.97	16	67.80	79.31	18
Interest-bearing bank balances	10.77	8.50	67	12.11	7.51	79	6.23	3.06	82	7.93	3.04	88	9.88	3.46	88
Federal funds sold and reverse repos	3.41	0.54	90	3.24	0.82	87	5.45	1.57	84	4.44	1.66	85	4.26	1.81	84
Debt securities 1 year or less	2.62	1.56	77	4.53	1.68	89	2.96	1.91	76	3.02	1.96	76	2.87	1.86	74
Trading assets	7.14	0.49	93	6.32	1.01	90	6.30	1.19	87	5.29	1.33	85	5.33	1.34	86
Total earning assets.....	90.88	91.77	39	89.93	91.05	33	90.46	89.53	64	90.15	89.74	56	90.13	89.84	52
Non-interest cash and due from depository institutions.....	1.26	0.82	85	1.44	1.07	82	1.13	1.14	46	1.24	1.21	51	1.20	1.22	45
Other real estate owned.....	0.01	0.01	54	0.01	0.02	44	0.02	0.03	46	0.02	0.04	50	0.03	0.05	50
All other assets.....	7.86	7.35	60	8.63	7.82	62	8.41	9.27	39	8.61	8.98	44	8.67	8.86	49
Memoranda															
Short-term investments	16.80	11.47	75	19.88	11.17	84	14.63	7.63	82	15.39	7.80	80	17	8.69	83
U.S. Treasury securities.....	2.89	1.47	77	3.55	0.84	85	3.06	1.03	80	2.91	1.04	83	2.46	1.02	82
US agency securities (excluding mortgage-backed securities)	0	0.82	11	0	0.63	11	0.08	0.54	41	0.16	0.69	47	0.15	0.75	45
Municipal securities	2.28	1.73	64	2.06	1.69	64	2.49	1.34	75	2.60	1.62	72	2.95	1.60	72
Mortgage-backed securities	15.42	14.14	59	13.25	11.75	57	13.60	11.44	65	13.39	11.13	63	13.16	11.06	66
Asset-backed securities	2.10	0.50	86	1.52	0.32	88	1.79	0.28	92	2.16	0.33	91	2.18	0.30	92
Other debt securities	0.38	0.53	54	1.41	0.42	83	0.64	0.39	74	0.66	0.41	77	0.39	0.38	69
Loans held-for-sale.....	1.05	0.55	77	1.81	0.52	89	1.21	0.39	84	0.83	0.30	84	1.03	0.33	87
Loans held for investment	45.95	58.06	16	45.52	61.72	13	49.77	63.50	17	50.06	63.93	16	48.81	62.63	20
Real estate loans secured by 1–4 family	14.18	11.46	66	16.54	11.91	67	17.86	13.29	68	17.73	13.46	66	17.70	13.44	65
Revolving	1.17	1.42	53	1.58	1.66	56	1.97	2.07	53	2.31	2.27	56	2.56	2.40	59
Closed-end, secured by first liens	12.96	9.67	71	14.90	9.81	75	15.79	10.69	76	15.29	10.57	76	14.97	10.35	75
Closed-end, secured by junior liens	0.05	0.17	29	0.07	0.22	31	0.10	0.28	38	0.14	0.31	36	0.17	0.34	41
Commercial real estate loans	6.83	22.69	15	6.46	22.22	16	6.55	22.23	19	6.79	21.58	18	7.04	19.88	20
Construction and land development	0.96	3.34	21	1.04	3.40	23	0.96	3.44	23	1.12	3.51	26	1.20	3.25	26
Multifamily.....	1.12	3.57	25	0.78	3.12	19	0.73	3.01	19	0.71	2.72	20	0.71	2.54	26
Nonfarm nonresidential	4.76	14.57	16	4.64	14.72	19	4.86	14.69	21	4.96	14.44	21	5.14	13.30	23
Real estate loans secured by farmland.....	0.07	0.30	52	0.09	0.33	51	0.12	0.36	53	0.14	0.41	58	0.14	0.32	61

Loan Mix and Analysis of Concentrations of Credit

	12/31/2021			12/31/2020			12/31/2019			12/31/2018			12/31/2017		
	BHC	Peer # 1	Pct												
	45.81	61.05	25	49.75	57.15	32	48.99	57.46	34	49.24	56.49	39	50.80	54.84	44
Loan Mix, Percent of Gross Loans and Leases															
Real estate loans	30.18	19.86	81	34.95	19.43	89	35.04	20.75	87	34.85	21.10	89	35.51	21.45	88
Real estate loans secured by 1–4 family.....	2.49	2.43	54	3.33	2.64	61	3.87	3.15	60	4.53	3.50	63	5.14	3.77	67
Revolving	27.69	17.24	82	31.63	16.59	88	31.17	17.39	88	30.31	17.39	89	30.37	17.41	87
Closed-end.....	14.54	37.86	16	13.65	34.63	17	12.85	33.52	18	13.34	32.14	21	14.13	29.99	23
Construction and land development.....	2.04	5.65	25	2.19	5.26	26	1.89	5.09	26	2.21	5.20	29	2.40	4.90	32
1–4 family.....	0.12	1.18	24	0.14	0.93	24	0.15	0.94	29	0.23	1.02	31	0.24	0.89	35
Other.....	1.92	4.40	27	2.05	4.19	29	1.74	4.02	26	1.98	4.05	30	2.17	3.90	31
Multifamily.....	2.38	5.78	26	1.64	4.96	20	1.44	4.69	19	1.39	4.10	26	1.42	3.84	28
Nonfarm nonresidential	10.12	24.56	20	9.81	22.93	22	9.53	22.15	22	9.74	21.40	23	10.31	20.03	25
Owner-occupied.....	2.16	8.29	17	2.46	7.68	19	2.50	7.72	20	2.68	8.03	22	2.84	7.58	24
Other.....	7.96	15.94	24	7.35	14.95	25	7.03	14.34	23	7.06	13.38	26	7.47	12.45	31
Real estate loans secured by farmland.....	0.15	0.54	51	0.19	0.54	57	0.23	0.55	58	0.27	0.63	60	0.29	0.51	63
Loans to depository institutions and acceptances of other banks.....	1.77	0.04	98	1.35	0.06	94	2.02	0.11	94	1.65	0.12	93	1.69	0.17	91
Commercial and industrial loans	18.35	18.86	55	17.59	22.17	34	19.14	19.53	54	20.07	20.32	53	19.08	20.53	52
Loans to individuals	12.35	6.24	79	11.95	6.13	79	11.74	7.13	75	11.66	7.36	74	12.52	7.61	74
Credit card loans	4.20	0.53	92	3.96	0.65	90	4.17	0.81	90	4.04	1.02	89	3.90	1.12	88
Agricultural loans.....	0.37	0.34	70	0.40	0.32	72	0.47	0.37	76	0.54	0.46	73	0.51	0.33	76
Other loans and leases.....	21.36	8.75	87	18.95	9.09	86	17.65	9.85	80	16.84	9.66	81	15.39	10.32	74
Loans and Leases, Percent of Tier 1 Capital + ALLL (CECL transition adjusted)															
Real estate loans	243.94	391.81	20	263.10	381.27	26	285.71	391.26	31	267.45	379.80	28	261.20	366.85	31
Real estate loans secured by 1–4 family.....	160.73	126.06	71	184.84	125.03	75	204.36	138.18	76	189.26	137.84	70	182.58	138.55	67
Revolving	13.27	15.44	53	17.60	17.42	57	22.56	21.26	58	24.62	23.33	60	26.44	25.05	59
Closed-end.....	147.45	108.85	76	167.24	106.14	82	181.80	115.20	79	164.64	112.79	77	156.14	111.69	75
Commercial real estate loans	77.43	245.88	15	72.17	234.65	17	74.97	229.44	20	72.43	219.72	19	72.65	204.45	22
Construction and land development.....	10.85	35.95	22	11.59	35.62	26	11.03	34.95	27	11.98	35.36	27	12.35	32.91	26
1–4 family.....	0.62	7.42	23	0.76	6.34	26	0.90	6.61	29	1.24	7.04	33	1.22	6.16	35
Other.....	10.23	28.11	24	10.83	28.16	28	10.13	27.32	29	10.74	27.26	30	11.13	26.01	28
Multifamily.....	12.68	38.66	26	8.70	32.74	18	8.37	31.04	20	7.53	27.85	22	7.30	25.95	23
Nonfarm nonresidential	53.90	158.05	17	51.89	155.06	19	55.57	152.10	20	52.92	147.22	21	52.99	137.03	25
Owner-occupied.....	11.52	52.99	16	13	52.37	17	14.58	53.07	20	14.56	54.89	21	14.58	51.62	23
Other.....	42.38	102.54	23	38.89	100.54	22	40.98	97.41	25	38.37	91.80	25	38.41	84.09	27
Real estate loans secured by farmland.....	0.79	3.22	50	1.03	3.44	54	1.32	3.60	55	1.46	4.02	58	1.47	3.31	62
Loans to depository institutions and acceptances of other banks.....	9.41	0.21	97	7.16	0.28	96	11.79	0.44	95	8.98	0.54	94	8.68	0.68	94
Commercial and industrial loans	97.70	114.45	48	93.03	139.91	28	111.61	122.02	49	109.01	128.82	45	98.12	126.55	38
Loans to individuals	65.76	34.55	78	63.20	37.47	73	68.45	43.51	69	63.32	42.67	68	64.39	44.83	68
Credit card loans	22.37	2.77	92	20.95	3.30	91	24.34	4.34	90	21.97	5.31	89	20.07	5.73	87
Agricultural loans.....	1.98	1.86	69	2.09	1.88	72	2.76	2.18	75	2.91	2.72	72	2.64	1.88	75
Other loans and leases.....	113.74	51.06	85	100.23	49.54	82	102.93	52.44	85	91.46	51.79	79	79.12	52.78	74
Supplemental															
Non-owner occupied CRE loans / Gross loans	14.96	30.07	17	13.18	27.32	16	12.21	26.45	16	12.60	24.79	20	13.15	23.09	22
Non-owner occupied CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	79.65	195.33	14	69.72	183.76	18	71.24	178.57	21	68.46	167.93	22	67.61	156.17	22
Total CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	91.17	252.85	15	82.73	240.85	16	85.82	236.10	19	83.01	225.98	20	82.19	210.40	24

Liquidity and Funding

	12/31/2021			12/31/2020			12/31/2019			12/31/2018			12/31/2017		
	BHC	Peer # 1	Pct												
Percent of Total Assets															
Short-term investments	16.80	11.47	75	19.88	11.17	84	14.63	7.63	82	15.39	7.80	80	17	8.69	83
Liquid assets	40.61	29.03	80	39.69	26.22	85	35.56	22.44	83	35.21	22.72	82	36.21	24.04	80
Investment securities	23.20	21.63	58	21.88	17.85	69	21.99	16.99	76	22.11	17.27	74	21.39	17.35	66
Net loans and leases	46.35	58.67	15	46.38	61.58	13	50.49	63.77	17	50.38	63.98	16	49.28	62.73	18
Net loans, leases and standby letters of credit	53.40	59.49	29	52.85	62.48	17	57.01	64.84	21	57.16	65.07	22	55.81	63.89	22
Core deposits	74.10	75.71	30	66.98	70.67	27	59.35	63.09	28	57.83	62.13	28	56.19	61.26	30
Noncore funding	10.22	10.30	64	16.83	14.13	69	25.02	19.36	69	25.97	21.34	68	27.32	22.32	71
Time deposits of \$250K or more	0.26	1.58	6	0.48	2.11	13	1.93	2.94	34	2.09	2.89	40	2.49	2.57	56
Foreign deposits	1.03	0.34	87	1.82	0.36	87	2.83	0.43	88	3.13	0.47	89	6.61	0.54	93
Federal funds purchased and repos	1.09	1.23	63	2.37	1.47	75	4.79	1.94	83	4.88	1.97	81	4.54	2.23	80
Secured federal funds purchased	0	0	49	0	0	48	0	0	49	0	0	49	0	0	49
Net federal funds purchased (sold)	-2.33	0.54	6	-0.87	0.54	10	-0.65	0.48	13	0.44	0.54	45	0.28	0.73	39
Commercial paper	0	0.01	45	0	0.01	44	0	0.02	45	0	0.02	44	0	0.02	44
Other borrowings w/remaining maturity of 1 year or less	1.48	1	67	2.23	1.24	75	2.67	3.01	51	3.14	3.67	52	2.82	3.96	47
Earning assets that reprice within 1 year	39.41	37.37	56	41.23	39.38	51	39.37	39.29	48	40.46	40.29	47	43.83	41.61	59
Interest-bearing liabilities that reprice within 1 year	1.10	6.39	3	1.89	8.20	6	6.77	10.19	29	6.68	10.01	35	7.15	8.46	48
Long-term debt that reprices within 1 year	0.24	0.26	75	0.38	0.47	68	1.99	0.96	80	2.60	1.34	76	2.48	1.58	73
Net assets that reprice within 1 year	38.08	29.65	70	38.96	29.11	72	30.61	26.63	58	31.18	27.38	54	34.20	29.77	56
Other Liquidity and Funding Ratios															
Net noncore funding dependence	-9.82	-2.33	27	-4.78	3.20	27	14.94	14.45	55	15.23	16.62	54	15.21	17.03	45
Net short-term noncore funding dependence	-20.24	-7.71	13	-20.01	-4.76	13	0.22	3.38	32	0.47	4.66	22	-1.87	4.83	22
Short-term investment / Short-term noncore funding	516.91	273.46	79	278.87	184.19	75	98.96	77.77	67	97.93	66.46	77	108.08	74.86	74
Liquid assets - short-term noncore funding / Nonliquid assets	62.89	36.68	80	53.98	28.18	86	32.23	16.97	83	30.09	16.04	84	32.09	18.16	79
Net loans and leases / Total deposits	60.90	72.79	23	64.57	79.43	14	73.56	90.31	16	74.24	90.08	16	71.98	90.14	16
Net loans and leases / Core deposits	62.56	78.25	19	69.25	88.34	17	85.07	103.93	20	87.11	105	21	87.70	105.65	26
Held-to-maturity securities appreciation (depreciation) / Tier 1 capital	0.17	0.12	57	4.14	1.57	85	1.84	0.72	86	-1.59	-0.82	20	-0.20	-0.31	44
Available-for-sale securities appreciation (depreciation) / Tier 1 capital	1.11	-0.25	82	3.05	4.31	39	2.14	1.36	75	-1.52	-1.98	62	0.82	-0.77	83
Structured notes appreciation (depreciation) / Tier 1 capital		-0.02			0.02			0			-0.05			-0.08	
Percent of Investment Securities															
Held-to-maturity securities	60.21	14.28	94	48.11	11.38	93	36.32	12.67	84	34.54	16.19	78	33.38	15.76	75
Available-for-sale securities	39.22	83.77	5	51.53	87.23	6	62.16	85.40	15	64.39	81.88	21	66.62	84.24	24
U.S. Treasury securities	12.44	6.70	77	16.24	4.72	85	13.92	6.15	78	13.16	6.99	76	11.53	6.96	70
US agency securities (excluding mortgage-backed securities)	0	4.12	11	0	4.01	10	0.35	3.49	36	0.70	4.02	36	0.70	4.42	40
Municipal securities	9.82	8.22	67	9.41	9.83	62	11.32	7.75	71	11.74	9.16	62	13.81	9.31	66
Mortgage-backed securities	66.47	66.54	48	60.59	66.64	39	61.83	67.43	40	60.56	65.45	38	61.55	65.34	42
Asset-backed securities	9.04	2.50	85	6.96	1.91	85	8.12	1.66	86	9.75	2.05	88	10.18	1.74	90
Other debt securities	1.65	3.08	51	6.44	3.01	81	2.92	2.94	68	3.01	2.79	69	1.84	2.57	63
Mutual funds and equity securities	0.57	0.29	77	0.37	0.35	67	1.53	0.40	88	1.08	0.42	84	0.40	0.51	58
Debt securities 1 year or less	11.29	7.78	74	20.71	10.55	82	13.45	11.86	64	13.67	11.91	69	13.41	11.79	63
Debt securities 1 to 5 years	8.96	18.25	32	9.73	17.03	42	13.70	17.94	52	13.90	19.18	46	13.61	18.80	47
Debt securities over 5 years	79.17	71.11	60	69.18	69.86	44	71.32	66.02	44	71.35	64.73	48	72.57	64.73	50
Pledged securities	17.51	32.26	29	17.65	35.67	31	15.29	30.57	29	14.92	33.30	23	17.69	34.58	29
Structured notes, fair value	0	0.11	40	0	0.02	42	0	0.03	42	0	0.04	41	0	0.03	42
Percent Change from Prior Like Quarter															
Short-term investments	-15.80	27.98	20	37.80	183.32	27	-3.32	26.69	34	-12.09	6.77	26	0.38	19.19	39
Investment securities	5.66	31.36	18	0.91	23.62	19	1.11	11.75	30	0.43	9.42	36	2.12	8.45	40
Core deposits	10.23	16.94	30	14.47	26.88	13	4.34	11.23	28	-0.04	7.29	19	-1.42	12.19	12
Noncore funding	-39.48	-14.79	21	-31.76	-12.18	28	-2.04	6.59	38	-7.68	10.67	20	4.55	5.59	58

Derivatives and Off-Balance-Sheet Transactions

Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017
Loan commitments (reported semiannually, June/Dec)	685,772,000	633,545,000	577,588,000	572,985,000	559,342,000
Commit: Secured commercial real estate loans	37,866,000	27,330,000	25,882,000	23,108,000	23,864,000
Commit: Unsecured real estate loans	5,820,000	12,107,000	12,034,000	11,741,000	9,512,000
Credit card lines (reported semiannually, June/Dec)	146,762,000	136,857,000	130,638,000	124,510,000	122,919,000
Securities underwriting	0	0	0	0	0
Standby letters of credit	137,232,000	126,406,000	125,643,000	128,679,000	127,429,000
Commercial and similar letters of credit	1,732,000	1,794,000	1,387,000	1,161,000	1,170,000
Securities lent	5,154,000	5,726,000	4,764,000	8,786,000	11,356,000
Credit derivatives - notional amount (holding company as guarantor)	28,162,000	44,760,000	12,215,000	11,741,000	9,021,000
Credit derivatives - notional amount (holding company as beneficiary)	56,011,000	30,088,000	25,430,000	20,980,000	17,517,000
Credit derivative contracts w/ purchased credit protection-investment grade	30,561,000	8,468,000	15,674,000	1,481,000	1,024,000
Credit derivative contracts w/ purchased credit protection-noninvest grade	44,840,000	39,080,000	39,532,000	39,581,000	31,019,000
Derivative Contracts					
Interest rate futures and forward contracts	983,411,000	3,056,946,000	4,614,589,000	3,326,029,000	2,276,665,000
Written options contracts (interest rate)	782,862,000	643,680,000	737,573,000	574,018,000	446,383,000
Purchased options contracts (interest rate)	814,212,000	693,765,000	759,736,000	593,005,000	501,547,000
Interest rate swaps	5,685,728,000	3,991,953,000	5,424,243,000	5,020,495,000	3,636,198,000
Futures and forward foreign exchange	386,409,000	292,304,000	228,715,000	232,571,000	77,909,000
Written options contracts (foreign exchange)	13,650,000	13,107,000	16,421,000	17,873,000	17,943,000
Purchased options contracts (foreign exchange)	14,127,000	13,360,000	16,762,000	18,500,000	18,252,000
Foreign exchange rate swaps	193,167,000	182,615,000	157,383,000	143,066,000	292,913,000
Commodity and other futures and forward contracts	24,412,000	26,088,000	24,495,000	25,367,000	24,186,000
Written options contracts (commodity and other)	161,582,000	138,807,000	137,716,000	109,485,000	105,144,000
Purchased options contracts (commodity and other)	157,994,000	136,106,000	141,717,000	111,203,000	100,055,000
Commodity and other swaps	41,762,000	37,383,000	67,217,000	51,928,000	59,210,000

Percent of Total Assets	BHC	Peer # 1	Pct												
Loan commitments (reported semiannually, June/Dec)	35.20	22.78	83	32.40	22.01	82	29.96	23.52	74	30.22	24.05	73	28.66	24.03	70
Standby letters of credit	7.04	0.65	99	6.47	0.71	99	6.52	0.84	98	6.79	0.92	99	6.53	0.96	99
Commercial and similar letters of credit	0.09	0.02	90	0.09	0.02	89	0.07	0.02	85	0.06	0.02	82	0.06	0.03	77
Securities lent	0.26	0.10	87	0.29	0.18	86	0.25	0.40	82	0.46	0.62	82	0.58	0.75	85
Credit derivatives - notional amount (holding company as guarantor)	1.45	0.24	93	2.29	0.35	93	0.63	0.42	75	0.62	0.52	83	0.46	0.30	80
Credit derivatives - notional amount (holding company as beneficiary)	2.88	0.18	95	1.54	0.30	91	1.32	0.52	88	1.11	0.75	89	0.90	0.55	88
Credit derivative contracts w/ purchased credit protection-investment grade	1.57	0.18	93	0.43	0.25	80	0.81	0.30	84	0.08	0.52	73	0.05	0.19	74
Credit derivative contracts w/ purchased credit protection-noninvest grade	2.30	0.13	94	2	0.30	92	2.05	0.45	91	2.09	0.69	89	1.59	0.59	89
Derivative contracts	475.31	46.30	93	471.88	48.62	93	639.49	68.47	92	539.25	65.81	93	387.16	75.35	90
Interest rate contracts	424.33	32.46	93	428.93	34.36	94	598.49	47.31	93	501.80	43.84	94	351.52	53.66	91
Interest rate futures and forward contracts	50.48	3.25	93	156.35	6.21	96	239.40	10.67	95	175.43	11.40	94	116.65	13.82	90
Written options contracts (interest rate)	40.19	1.41	95	32.92	2.18	94	38.26	2.47	93	30.28	2.16	94	22.87	2.60	91
Purchased options contracts (interest rate)	41.80	1.31	94	35.48	1.46	94	39.41	2.65	93	31.28	2.32	94	25.70	2.37	92
Interest rate swaps	291.86	20.49	94	204.17	20.83	94	281.41	28.86	93	264.81	26.74	94	186.30	25.60	93
Foreign exchange contracts	31.18	6.30	91	25.64	6.01	91	21.75	10.12	90	21.73	10.92	91	20.85	9.40	90
Futures and forward foreign exchange contracts	19.84	3.78	91	14.95	3.47	91	11.87	5.23	88	12.27	5.22	91	3.99	4.53	85
Written options contracts (foreign exchange)	0.70	0.04	93	0.67	0.03	93	0.85	0.05	93	0.94	0.14	94	0.92	0.06	93
Purchased options contracts (foreign exchange)	0.73	0.04	93	0.68	0.04	93	0.87	0.08	92	0.98	0.13	94	0.94	0.06	93
Foreign exchange rate swaps	9.92	0.76	93	9.34	0.77	93	8.16	2.03	92	7.55	2.17	93	15.01	2.34	92
Equity, commodity, and other derivative contracts	19.80	0.92	93	17.31	1.86	93	19.25	3.32	91	15.72	4.08	89	14.79	3.81	88
Commodity and other futures and forward contracts	1.25	0.07	93	1.33	0.14	92	1.27	0.19	91	1.34	0.25	90	1.24	0.30	88
Written options contracts (commodity and other)	8.29	0.32	93	7.10	0.52	92	7.14	0.98	91	5.77	1.48	89	5.39	1.21	88
Purchased options contracts (commodity and other)	8.11	0.21	94	6.96	0.37	93	7.35	0.94	91	5.87	1.29	90	5.13	1.12	88
Commodity and other swaps	2.14	0.31	90	1.91	0.32	89	3.49	0.38	91	2.74	0.40	89	3.03	0.29	93
Percent of Average Loans and Leases															
Loan commitments (reported semiannually, June/Dec)	76.92	44.98	84	65.48	42.82	81	59.71	45.53	74	59.63	44.93	74	57.52	46.60	72

Derivative Instruments

Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017
Notional Amount					
Derivative contracts	9,259,316,000	9,226,114,000	12,326,567,000	10,223,540,000	7,556,405,000
Interest rate contracts	8,266,213,000	8,386,344,000	11,536,141,000	9,513,547,000	6,860,793,000
Foreign exchange contracts.....	607,353,000	501,386,000	419,281,000	412,010,000	407,017,000
Equity, commodity, and other contracts	385,750,000	338,384,000	371,145,000	297,983,000	288,595,000
Derivatives Position					
Futures and forwards	1,394,232,000	3,375,338,000	4,867,799,000	3,583,967,000	2,378,760,000
Written options	958,094,000	795,594,000	891,710,000	701,376,000	569,470,000
Exchange-traded.....	109,759,000	75,705,000	90,147,000	76,175,000	105,223,000
Over-the-counter.....	848,335,000	719,889,000	801,563,000	625,201,000	464,247,000
Purchased options	986,333,000	843,231,000	918,215,000	722,708,000	619,854,000
Exchange-traded.....	153,255,000	100,190,000	108,132,000	105,467,000	115,496,000
Over-the-counter.....	833,078,000	743,041,000	810,083,000	617,241,000	504,358,000
Swaps	5,920,657,000	4,211,951,000	5,648,843,000	5,215,489,000	3,988,321,000
Held for trading.....	8,876,769,000	8,640,156,000	11,807,933,000	9,791,513,000	7,054,712,000
Interest rate contracts	7,957,058,000	7,913,566,000	11,101,812,000	9,153,834,000	6,421,522,000
Foreign exchange contracts.....	554,240,000	406,959,000	360,315,000	358,323,000	356,920,000
Equity, commodity, and other contracts	365,471,000	319,631,000	345,806,000	279,356,000	276,270,000
Non-traded.....	382,547,000	585,958,000	518,634,000	432,027,000	501,693,000
Interest rate contracts	309,155,000	472,778,000	434,329,000	359,713,000	439,271,000
Foreign exchange contracts.....	53,113,000	94,427,000	58,966,000	53,687,000	50,097,000
Equity, commodity, and other contracts	20,279,000	18,753,000	25,339,000	18,627,000	12,325,000
Derivative contracts (excluding futures and FX 14 days or less)	13,582,385,000	12,188,357,000	15,009,717,000	12,251,840,000	9,452,131,000
One year or less	6,429,784,000	6,133,577,000	7,927,558,000	6,217,909,000	4,643,414,000
Over 1 year to 5 years	4,722,179,000	3,882,744,000	4,404,017,000	3,757,654,000	2,965,414,000
Over 5 years	2,430,422,000	2,172,036,000	2,678,142,000	2,276,277,000	1,843,303,000
Gross negative fair value (absolute value)	43,700,000	56,442,000	37,836,000	31,755,000	33,857,000
Gross positive fair value.....	52,580,000	65,026,000	39,206,000	34,265,000	35,945,000
Held for trading.....	48,125,000	58,273,000	34,732,000	28,947,000	30,968,000
Non-traded.....	4,455,000	6,753,000	4,474,000	5,318,000	4,977,000
Current credit exposure on risk-based capital derivative contracts	27,777,000	32,731,000	17,986,000	15,899,000	18,492,000
Credit losses on derivative contracts	3,000	0	1,000	1,000	-2,000
Past Due Derivative Instruments Fair Value					
30-89 days past due	0	8,000	0	0	0
90+ days past due	0	0	0	0	0

Derivatives Analysis

	12/31/2021			12/31/2020			12/31/2019			12/31/2018			12/31/2017		
	BHC	Peer # 1	Pct												
Percent of Notional Amount															
Interest rate contracts	89.27	94.17	24	90.90	94.10	24	93.59	93.44	30	93.06	92.91	33	90.79	92.20	31
Foreign exchange contracts	6.56	3.47	77	5.43	3.49	78	3.40	3.20	70	4.03	3.39	71	5.39	3.53	75
Equity, commodity, and other contracts	4.17	1.14	83	3.67	1.17	82	3.01	1.64	77	2.91	1.93	75	3.82	1.94	77
Futures and forwards	15.06	11.16	69	36.58	14.05	82	39.49	13.49	83	35.06	12.78	85	31.48	13.23	83
Written options	10.35	6.28	74	8.62	8.18	63	7.23	5.91	68	6.86	6.60	63	7.54	6.68	66
Exchange-traded	1.19	0.12	89	0.82	0.14	89	0.73	0.15	88	0.75	0.23	85	1.39	0.27	88
Over-the-counter	9.16	5.96	72	7.80	7.73	63	6.50	5.10	68	6.12	5.49	65	6.14	5.27	65
Purchased options	10.65	3.27	84	9.14	3.42	79	7.45	4.42	73	7.07	4.19	71	8.20	4.73	75
Exchange-traded	1.66	0.12	91	1.09	0.15	89	0.88	0.28	86	1.03	0.32	84	1.53	0.33	87
Over-the-counter	9	2.87	82	8.05	2.86	80	6.57	3.35	77	6.04	3.20	73	6.67	3.32	76
Swaps	63.94	74.26	28	45.65	68.76	22	45.83	69.75	22	51.01	70.34	22	52.78	68.94	23
Held for trading	95.87	40.42	82	93.65	43.53	81	95.79	44.16	81	95.77	46.31	81	93.36	46.32	75
Interest rate contracts	85.94	34.15	84	85.77	36.62	85	90.06	37.24	86	89.54	38.40	85	84.98	37.84	83
Foreign exchange contracts	5.99	1.68	85	4.41	1.60	84	2.92	1.60	78	3.50	1.85	78	4.72	2.10	80
Equity, commodity, and other contracts	3.95	0.60	87	3.46	0.68	85	2.81	0.83	82	2.73	1.14	80	3.66	1.01	82
Non-traded	4.13	59.58	17	6.35	56.47	18	4.21	55.84	18	4.23	53.69	18	6.64	53.68	25
Interest rate contracts	3.34	56.71	17	5.12	53.82	19	3.52	52.22	19	3.52	50.60	21	5.81	51.23	25
Foreign exchange contracts	0.57	0.40	82	1.02	0.46	83	0.48	0.34	79	0.53	0.57	77	0.66	0.60	78
Equity, commodity, and other contracts	0.22	0.09	85	0.20	0.10	84	0.21	0.13	83	0.18	0.16	84	0.16	0.21	81
Derivative contracts (excluding futures and forex 14 days or less)	146.69	92.53	98	132.11	91.48	94	121.77	93.86	91	119.84	94.47	91	125.09	95.63	90
One year or less	69.44	27.56	87	66.48	32.05	82	64.31	32.17	79	60.82	32.51	77	61.45	31.96	80
Over 1 year to 5 years	51	27.01	83	42.08	27.06	72	35.73	30.45	58	36.75	31.16	60	39.24	31.85	62
Over 5 years	26.25	29.89	46	23.54	29.56	45	21.73	28.09	45	22.27	28.71	45	24.39	29.43	50
Gross negative fair value (absolute value)	0.47	0.98	28	0.61	1.55	32	0.31	0.83	31	0.31	0.72	16	0.45	0.69	29
Gross positive fair value	0.57	1.34	13	0.70	2.23	10	0.32	1.19	12	0.34	0.85	11	0.48	0.71	30
Percent of Tier 1 Capital															
Gross negative fair value, absolute value (X)	0.27	0.04	92	0.36	0.07	90	0.24	0.06	90	0.19	0.06	89	0.19	0.06	87
Gross positive fair value (X)	0.33	0.05	93	0.41	0.09	91	0.25	0.07	90	0.20	0.06	89	0.20	0.06	90
Held for trading (X)	0.30	0.04	92	0.37	0.07	91	0.22	0.06	90	0.17	0.05	89	0.17	0.05	87
Non-traded (X)	0.03	0.01	86	0.04	0.02	83	0.03	0.01	87	0.03	0.01	94	0.03	0.01	90
Current credit exposure (X)	0.17	0.04	92	0.21	0.06	89	0.11	0.05	85	0.09	0.04	86	0.10	0.04	86
Credit losses on derivative contracts	0	0	90	0	0	43	0	0	92	0	0	94	0	0	4
Past Due Derivative Instruments Fair Value															
30-89 days past due	0	0	47	0.01	0	98	0	0	47	0	0	47	0	0	46
90+ days past due	0	0	47	0	0	47	0	0	48	0	0	48	0	0	47
Other Ratios															
Current credit exposure / Risk-weighted assets	2.24	0.46	92	2.74	0.85	89	1.44	0.73	85	1.27	0.53	86	1.47	0.53	87

Allowance and Net Loan and Lease Losses

Dollar Amount in Thousands	12/31/2021		12/31/2020		12/31/2019		12/31/2018		12/31/2017					
Change: Allowance for Loan and Lease Losses excluding ATTR														
Beginning balance		18,516,000		9,551,000		9,775,000		11,004,000		11,419,000				
Gross losses		3,031,000		4,525,000		4,193,000		4,428,000		4,587,000				
Write-downs, transfers to loans held-for-sale		0		0		0		0		1,000				
Recoveries		1,457,000		1,236,000		1,431,000		1,684,000		1,659,000				
Net losses		1,574,000		3,289,000		2,762,000		2,744,000		2,928,000				
Provision for loan and lease losses		-4,308,000		13,199,000		2,714,000		1,767,000		2,693,000				
Adjustments		-144,000		-945,000		-176,000		-252,000		-180,000				
Ending balance		12,490,000		18,516,000		9,551,000		9,775,000		11,004,000				
Memo: Allocated transfer risk reserve (ATTRR)		0		0		0		0		0				
BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Analysis Ratios														
Provision for loan and lease losses / Average assets	-0.22	-0.09	16	0.68	0.51	79	0.14	0.15	58	0.09	0.14	39	0.14	0.16
Provision for loan and lease losses / Average loans and leases	-0.48	-0.16	13	1.36	0.82	82	0.28	0.24	65	0.18	0.24	52	0.28	0.28
Provision for loan and lease losses / Net loan and lease losses	-273.70	-105.48	24	401.31	487.86	58	98.26	130.58	26	64.40	134.68	15	91.97	143.18
Allowance for loan and lease losses / Total loans and leases not held for sale	1.40	1.23	71	2.08	1.58	79	1	0.83	71	1.03	0.90	69	1.16	0.98
Allowance for loan and lease losses / Total loans and leases	1.36	1.20	70	2	1.55	78	0.97	0.81	69	1.01	0.89	69	1.13	0.96
Allowance for loan and lease losses / Net loans and leases losses (X)	7.94	21.39	31	5.63	11.58	40	3.46	8.03	37	3.56	7.54	33	3.76	8.39
Allowance for loan and lease losses / Nonaccrual assets	161.60	364.13	20	196.44	299.17	38	152.47	218.72	47	142.83	214.03	38	134.44	178.03
ALLL / 90+ days past due + nonaccrual loans and leases	93.10	287.08	13	104.19	244.34	14	67.86	151.73	20	60.15	160.51	15	51.42	136.22
Gross loan and lease losses / Average loans and leases	0.34	0.19	81	0.47	0.34	74	0.43	0.28	77	0.46	0.30	81	0.47	0.33
Recoveries / Average loans and leases	0.16	0.08	87	0.13	0.07	85	0.15	0.08	86	0.18	0.09	88	0.17	0.09
Net losses / Average loans and leases	0.18	0.11	71	0.34	0.27	69	0.29	0.21	72	0.29	0.22	75	0.30	0.24
Write-downs, transfers to loans held-for-sale / Average loans and leases	0	0	43	0	0	44	0	0	40	0	0	39	0	0
Recoveries / Prior year-end losses	32.20	34.67	56	29.48	33.98	50	32.32	36.22	55	36.71	41.30	58	31.62	33.49
Earnings coverage of net loan and lease losses (X)	15.57	39.72	40	4.19	22.91	19	9.74	24.40	39	11.04	21.75	42	10.27	19.67
Net Loan and Lease Losses By Type														
Real estate loans	0.01	0.02	56	0.04	0.04	60	-0.03	0.01	11	-0.04	0.02	11	-0.02	0.02
Real estate loans secured by 1–4 family	0	-0.02	60	-0.02	0.01	24	-0.03	0.01	14	-0.04	0.01	13	-0.01	0.03
Revolving	-0.15	-0.07	17	-0.14	0.01	9	-0.10	0.02	10	-0.02	0.03	20	0.10	0.09
Closed-end	0.01	-0.01	83	0	0	36	-0.02	0	17	-0.04	0.01	13	-0.02	0.02
Commercial real estate loans	0.01	0.04	56	0.10	0.07	73	-0.01	0.01	13	-0.04	0.01	12	-0.06	0.01
Construction and land development	-0.04	0	18	-0.12	0	3	-0.09	-0.01	8	-0.08	-0.03	20	-0.17	-0.02
1–4 family	0	0	57	-0.07	0	4	-0.04	0	4	-0.02	-0.01	14	0	0
Other	-0.04	0	16	-0.05	0	10	-0.05	-0.01	18	-0.06	-0.02	19	-0.17	-0.01
Multifamily	0	0.01	77	0.02	0	90	0.01	0	85	-0.01	0	18	-0.04	-0.01
Nonfarm nonresidential	0.02	0.05	55	0.17	0.11	75	0	0.02	50	-0.03	0.02	10	-0.04	0.03
Owner-occupied	-0.01	0.01	12	0	0.02	12	0	0.01	23	-0.02	0.01	5	0	0.01
Other	0.03	0.04	65	0.17	0.08	80	0.01	0.01	63	-0.01	0.01	15	-0.03	0.01
Real estate loans secured by farmland	-0.07	0	10	0.28	0.02	92	0.04	0.01	86	0	0	50	-0.11	0.01
Commercial and industrial loans	0.12	0.17	49	0.70	0.47	76	0.27	0.37	45	0.13	0.31	32	0.25	0.39
Loans to individuals	1	0.71	71	1.48	1.13	73	1.77	1.17	73	2.02	1.16	80	1.95	1.25
Credit card loans	2.08	1.84	62	3.11	2.92	54	3.34	3.11	56	3.31	2.92	54	3.27	2.92
Agricultural loans	-0.12	0.02	10	0.27	0.19	79	0.26	0.08	83	0.66	0.15	86	0.06	0.18
Loans to foreign governments and institutions	0	0	50	0	0	50	0	0	50	0	0	50	0	0
Other loans and leases	0.11	0.10	70	0.17	0.15	68	0.19	0.15	71	0.21	0.14	72	0.14	0.15

Past Due and Nonaccrual Assets

Dollar Amount in Thousands	12/31/2021	12/31/2020		12/31/2019		12/31/2018		12/31/2017							
30+ Days Past Due and Nonaccrual Assets															
30–89 days past due loans and leases	5,802,000		9,139,000		7,416,000		8,271,000		10,823,000						
90+ days past due loans and leases	5,779,000		8,403,000		7,836,000		9,438,000		13,363,000						
Nonaccrual loans and leases	7,636,000		9,369,000		6,239,000		6,812,000		8,036,000						
Total past due and nonaccrual loans and leases	19,217,000		26,911,000		21,491,000		24,521,000		32,222,000						
Restructured 30–89 days past due	478,000		1,250,000		602,000		763,000		937,000						
Restructured 90+ days past due	1,260,000		1,708,000		713,000		792,000		976,000						
Restructured nonaccrual	3,104,000		4,452,000		2,830,000		4,023,000		4,785,000						
Total restructured loans and leases	4,842,000		7,410,000		4,145,000		5,578,000		6,698,000						
30–89 days past due loans held for sale	485,000		972,000		552,000		389,000		392,000						
90+ days past due loans held for sale	421,000		1,361,000		450,000		368,000		465,000						
Nonaccrual loans held for sale	425,000		522,000		765,000		137,000		136,000						
Total past due and nonaccrual loans held for sale	1,331,000		2,855,000		1,767,000		894,000		993,000						
Restructured loans and leases in compliance	5,297,000		7,103,000		7,625,000		9,896,000		11,031,000						
Other real estate owned	131,000		175,000		307,000		473,000		655,000						
Other Assets															
30–89 days past due	2,000		6,000		83,000		11,000		25,000						
90+ days past due	4,000		15,000		8,000		15,000		9,000						
Nonaccrual	93,000		57,000		25,000		32,000		149,000						
Total other assets past due and nonaccrual	99,000		78,000		116,000		58,000		183,000						
Percent of Loans and Leases															
30–89 days past due loans and leases	0.63	0.32	84	0.99	0.39	91	0.75	0.43	84	0.86	0.44	89	1.11	0.47	90
90+ days past due loans and leases	0.63	0.10	93	0.91	0.12	93	0.80	0.15	90	0.98	0.17	92	1.37	0.20	94
Nonaccrual loans and leases	0.83	0.46	86	1.01	0.66	82	0.63	0.51	69	0.71	0.54	74	0.83	0.63	74
90+ days past due and nonaccrual loans and leases	1.47	0.62	91	1.92	0.85	89	1.43	0.71	90	1.68	0.75	91	2.20	0.88	92
30–89 days past due restructured	0.05	0.01	89	0.14	0.01	95	0.06	0.01	90	0.08	0.02	88	0.10	0.02	87
90+ days past due restructured	0.14	0	96	0.18	0.01	96	0.07	0.01	92	0.08	0.01	90	0.10	0.01	89
Nonaccrual restructured	0.34	0.10	91	0.48	0.13	94	0.29	0.14	83	0.42	0.16	90	0.49	0.20	90
30–89 days past due loans held for sale	0.05	0	93	0.11	0	97	0.06	0	93	0.04	0	93	0.04	0	92
90+ days past due loans held for sale	0.05	0	94	0.15	0	96	0.05	0	96	0.04	0	94	0.05	0	93
Nonaccrual loans held for sale	0.05	0	94	0.06	0.01	91	0.08	0	96	0.01	0	87	0.01	0	84
Percent of Loans and Leases and Other Assets															
30+ Days Past Due and Nonaccrual															
30–89 days past due assets	0.63	0.32	84	0.99	0.40	90	0.76	0.43	84	0.86	0.44	89	1.11	0.47	89
90+ days past due assets	0.63	0.10	93	0.91	0.12	93	0.80	0.15	90	0.98	0.18	92	1.37	0.20	94
Nonaccrual assets	0.84	0.47	86	1.02	0.67	82	0.64	0.53	67	0.71	0.57	72	0.84	0.64	74
30+ days past due and nonaccrual assets	2.11	0.97	88	2.92	1.29	88	2.20	1.19	87	2.55	1.26	89	3.33	1.39	91
Percent of Total Assets															
90+ days past due and nonaccrual assets	0.69	0.36	85	0.91	0.52	86	0.73	0.44	84	0.86	0.48	85	1.10	0.54	90
90+ days past due and nonaccrual assets + other real estate owned	0.70	0.37	84	0.92	0.55	86	0.75	0.48	81	0.88	0.52	84	1.14	0.59	89
Restructured and Nonaccrual Loans and Leases + OREO as Percent of:															
Total assets	0.76	0.41	86	1	0.60	87	0.80	0.53	77	0.99	0.60	85	1.11	0.72	87
Allowance for loan and lease losses	118.51	62.64	87	105.88	66.66	81	162.14	115.41	78	191.67	118.28	86	196.61	129.01	82
Equity capital + allowance for loan and lease losses	7.40	3.60	89	9.64	4.97	88	7.87	4.28	86	9.10	4.79	89	9.93	5.78	87
Tier 1 capital + allowance for loan and lease losses	8.60	4.30	90	11.09	6.05	89	9.19	5.65	83	10.55	6.16	86	11.43	7.35	82
Loans and leases + other real estate owned	1.62	0.71	90	2.12	0.97	90	1.58	0.85	90	1.94	0.96	93	2.22	1.15	92

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

Past Due and Nonaccrual Loans and Leases

			12/31/2021			12/31/2020			12/31/2019			12/31/2018			12/31/2017		
			BHC	Peer # 1	Pct												
30+ Days Past Due and Nonaccrual Loans and Leases as a Percent of Loan Type																	
Real estate	30–89 days past due		0.74	0.26	93	1.50	0.39	95	1.01	0.38	91	1.15	0.42	92	1.50	0.44	95
	90+ days past due		1.24	0.12	94	1.71	0.16	93	1.47	0.16	93	1.82	0.22	94	2.55	0.26	94
	Nonaccrual.....		1.49	0.52	90	1.34	0.76	85	0.92	0.46	84	1.06	0.57	83	1.19	0.69	83
Commercial and industrial	30–89 days past due		0.53	0.24	83	0.23	0.23	64	0.16	0.31	35	0.22	0.30	49	0.36	0.32	66
	90+ days past due		0.09	0.04	86	0.02	0.03	60	0.02	0.05	54	0.01	0.05	49	0.01	0.05	42
	Nonaccrual.....		0.42	0.57	47	1.43	0.75	83	0.76	0.83	55	0.64	0.76	51	0.95	0.93	56
Individuals	30–89 days past due		1.14	0.63	80	1.30	0.83	80	1.65	0.83	84	1.88	0.84	89	2.02	0.97	88
	90+ days past due		0.33	0.09	87	0.46	0.14	86	0.62	0.17	87	0.65	0.16	89	0.60	0.19	86
	Nonaccrual.....		0.21	0.17	68	0.22	0.28	57	0.13	0.17	53	0.16	0.23	53	0.15	0.24	53
Depository institution loans	30–89 days past due		0	0.01	45	0	0	46	0	0	47	0.04	0	96	0.15	0	94
	90+ days past due		0	0	47	0	0	46	0	0	49	0	0	47	0.03	0.05	90
	Nonaccrual.....		0	0	47	0	0	47	0	0	48	0	0	48	0	0	47
Agricultural	30–89 days past due		0.35	0.07	90	0.57	0.17	86	0.56	0.24	77	0.68	0.17	87	0.42	0.17	80
	90+ days past due		0	0	42	0.05	0	95	0.06	0	91	0.04	0	91	0.10	0	93
	Nonaccrual.....		0.97	0.70	80	2.05	0.49	88	0.60	0.67	67	0.76	0.75	68	0.56	0.96	61
Foreign governments	30–89 days past due		0	0.50	43	0	0	50	0	0.07	47	0	0.01	46	0	0	50
	90+ days past due		0	0	50	0	0	50	0	0	50	0	0	50	0	0	50
	Nonaccrual.....		0	0.15	43	0	0.09	46	0	0.03	44	0	0.06	42	0	0.06	46
Other loans and leases	30–89 days past due		0.27	0.12	81	0.23	0.18	70	0.20	0.20	64	0.13	0.17	60	0.16	0.20	66
	90+ days past due		0.03	0.01	88	0	0.01	74	0	0.01	68	0.01	0.01	76	0	0.02	25
	Nonaccrual.....		0.20	0.09	80	0.32	0.15	77	0.11	0.13	64	0.18	0.14	72	0.13	0.10	66

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

Past Due and Nonaccrual Loans and Leases—Continued

Memoranda		12/31/2021			12/31/2020			12/31/2019			12/31/2018			12/31/2017		
		BHC	Peer # 1	Pct												
		0.95	0.46	85	1.95	0.65	92	1.32	0.67	87	1.55	0.71	87	2.02	0.74	94
1–4 family	30–89 days past due	1.87	0.24	92	2.42	0.33	89	2.05	0.31	90	2.56	0.46	89	3.64	0.49	90
	90+ days past due	1.82	0.71	89	1.34	0.89	76	1.11	0.73	77	1.32	0.86	77	1.51	0.97	76
Revolving	30–89 days past due	0.57	0.28	82	0.77	0.48	77	0.82	0.45	84	0.79	0.50	77	1.04	0.61	85
	90+ days past due	0.07	0.02	84	0.08	0.03	82	0.13	0.05	82	0.13	0.05	77	0.16	0.07	82
	Nonaccrual	5.15	1.18	88	3.75	1.13	88	3.13	1	85	3.13	1.17	84	2.86	1.17	82
Closed-end	30–89 days past due	0.98	0.49	84	2.08	0.65	93	1.38	0.70	86	1.67	0.75	88	2.18	0.79	94
	90+ days past due	2.03	0.26	92	2.66	0.38	89	2.28	0.35	89	2.93	0.53	89	4.23	0.57	91
	Nonaccrual	1.52	0.67	88	1.09	0.87	72	0.86	0.70	68	1.05	0.84	70	1.28	0.96	68
Junior lien	30–89 days past due	0	0.01	38	0.01	0.02	47	0.01	0.02	41	0.01	0.03	45	0.02	0.03	47
	90+ days past due	0	0	77	0	0	70	0	0	64	0	0	24	0	0	57
	Nonaccrual	0.04	0.03	64	0.03	0.04	50	0.03	0.04	52	0.05	0.06	58	0.06	0.07	60
Commercial real estate	30–89 days past due	0.35	0.15	82	0.45	0.26	76	0.19	0.18	65	0.19	0.17	60	0.29	0.18	72
	90+ days past due	0.02	0.01	82	0.03	0.02	80	0.02	0.03	68	0.04	0.03	74	0.01	0.04	51
	Nonaccrual	0.72	0.38	80	1.18	0.62	84	0.41	0.23	77	0.43	0.28	75	0.44	0.34	68
Construction and development	30–89 days past due	0.96	0.17	88	1.11	0.28	87	0.29	0.28	68	0.25	0.21	66	0.58	0.23	83
	90+ days past due	0	0.01	38	0	0.01	77	0	0.02	33	0	0.02	31	0	0.03	26
	Nonaccrual	0.08	0.20	52	0.24	0.41	62	0.23	0.20	74	0.16	0.19	60	0.18	0.24	53
1–4 family	30–89 days past due	0	0.02	30	0	0.03	28	0	0.06	25	0	0.06	25	0.06	0.07	67
	90+ days past due	0	0	44	0	0	42	0	0	41	0	0	43	0	0	40
	Nonaccrual	0	0.01	32	0	0.03	27	0.02	0.02	70	0.03	0.02	70	0.05	0.03	77
Other	30–89 days past due	0.96	0.13	89	1.11	0.22	88	0.29	0.20	75	0.25	0.13	77	0.52	0.13	86
	90+ days past due	0	0	41	0	0	86	0	0.01	35	0	0.02	33	0	0.02	29
	Nonaccrual	0.08	0.16	64	0.24	0.35	66	0.20	0.17	75	0.13	0.15	65	0.12	0.18	52
Multifamily	30–89 days past due	0.26	0.07	85	0.10	0.09	70	0.17	0.08	84	0.26	0.10	80	0.19	0.07	83
	90+ days past due	0	0	46	0.01	0	92	0	0	41	0.04	0.01	86	0.08	0.01	92
	Nonaccrual	0.06	0.17	65	0.21	0.11	78	0.08	0.05	76	0.17	0.08	78	0.18	0.10	75
Nonfarm non-residential	30–89 days past due	0.24	0.13	78	0.37	0.23	74	0.18	0.14	64	0.16	0.17	52	0.24	0.17	66
	90+ days past due	0.03	0.01	88	0.04	0.02	82	0.03	0.03	70	0.05	0.03	78	0.01	0.04	47
	Nonaccrual	1.01	0.45	85	1.55	0.80	84	0.49	0.28	77	0.53	0.30	74	0.54	0.38	68
Owner Occupied	30–89 days past due	0.05	0.04	68	0.11	0.07	72	0.04	0.07	43	0.06	0.09	42	0.08	0.07	62
	90+ days past due	0.01	0	89	0	0	73	0.02	0.01	73	0.01	0.01	64	0	0.02	53
	Nonaccrual	0.38	0.17	85	0.54	0.27	84	0.40	0.16	85	0.41	0.17	86	0.41	0.21	78
Other	30–89 days past due	0.19	0.08	84	0.26	0.14	76	0.14	0.07	77	0.10	0.07	73	0.16	0.09	76
	90+ days past due	0.02	0	91	0.04	0.01	85	0.01	0.01	77	0.04	0.01	85	0	0.02	55
	Nonaccrual	0.63	0.23	85	1.01	0.44	81	0.10	0.10	56	0.12	0.13	64	0.13	0.14	55
Farmland	30–89 days past due	0	0.10	31	0.06	0.11	64	0.18	0.23	60	0.73	0.25	83	0.04	0.27	45
	90+ days past due	0	0	45	0	0	45	0	0.01	42	0	0.01	42	0	0.06	38
	Nonaccrual	3.98	0.69	90	3.89	1.13	88	4.12	0.84	92	1.81	1.23	76	1.61	1.07	69
Credit card	30–89 days past due	0.80	0.81	43	1.18	0.95	68	1.30	1.19	56	1.29	1.22	50	1.29	1.08	64
	90+ days past due	0.70	0.45	63	1	0.63	70	1.33	0.78	74	1.31	0.73	74	1.30	0.75	77
	Nonaccrual	0	0.10	36	0	0.05	37	0	0.11	35	0	0.09	36	0	0.08	35

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

Regulatory Capital Components and Ratios

Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017										
Common Equity Tier 1 Capital															
Common stock plus related surplus	-10,289,000	1,694,000	1,283,000	22,531,000	40,015,000										
Retained earnings	180,563,000	164,610,000	166,697,000	158,163,000	145,263,000										
Accumulated other comprehensive income (AOCI)	-1,702,000	194,000	-1,311,000	-6,336,000	-1,818,000										
Common equity tier 1 minority interest	0	0	0	0	0										
Common equity tier 1 capital before adjustments/deductions	168,572,000	166,498,000	166,669,000	174,358,000	183,460,000										
Common Equity Tier 1 Capital: Adjustments/Deductions															
Less: Goodwill, intangible assets, and deferred tax assets	27,117,000	27,876,000	28,163,000	28,379,000	29,013,000										
Accumulated other comprehensive income-related adjustments	-27,000	-125,000	-297,000	-507,000	-429,000										
Other deductions from common equity tier 1 capital	839,000	450,000	43,000	123,000	111,000										
Subtotal:	140,643,000	138,297,000	138,760,000	146,363,000	154,765,000										
Adjustments and deductions for common equity tier 1 capital	0	0	0	0	0										
Common equity tier 1 capital	140,643,000	138,297,000	138,760,000	146,363,000	154,765,000										
Additional Tier 1 Capital															
Additional tier 1 capital instruments and related surplus	19,275,000	20,108,000	20,477,000	21,807,000	23,802,000										
Non-qualifying capital instruments	0	0	0	0	0										
Tier 1 minority interest not included in common equity tier 1 capital	0	0	0	0	0										
Additional tier 1 capital before deductions	19,275,000	20,108,000	20,477,000	21,807,000	23,802,000										
Less: Additional tier 1 capital deductions	247,000	209,000	288,000	304,000	358,000										
Additional tier 1 capital	19,028,000	19,899,000	20,189,000	21,503,000	23,444,000										
Tier 1 Capital															
Tier 2 Capital															
Tier 2 capital instruments and related surplus	20,496,000	22,120,000	23,695,000	24,888,000	25,703,000										
Non-qualifying capital instruments	0	80,000	435,000	580,000	725,000										
Total capital minority interest not included in tier 1 capital	2,271,000	2,318,000	2,905,000	3,173,000	3,731,000										
Allowance for loan and lease losses in tier 2 capital	14,149,000	14,134,000	10,456,000	10,706,000	11,960,000										
Exited advanced approach eligible credit reserves	4,421,000	4,408,000	2,566,000	2,463,000	2,196,000										
Unrealized gains on AFS preferred stock classified as equity					16,000										
Tier 2 capital before deductions	36,916,000	38,652,000	37,491,000	39,347,000	42,135,000										
Exited advanced approach tier 2 capital before deductions	27,188,000	28,926,000	29,601,000	31,104,000	32,371,000										
Less: Tier 2 capital deductions	279,000	188,000	217,000	172,000	247,000										
Tier 2 capital	36,637,000	38,464,000	37,274,000	39,175,000	41,888,000										
Exited advanced approach tier 2 capital	26,909,000	28,738,000	29,384,000	30,932,000	32,124,000										
Total capital	196,308,000	196,660,000	196,223,000	207,041,000	220,097,000										
Exited advanced approach total capital	186,580,000	186,934,000	188,333,000	198,798,000	210,333,000										
Total Assets for Capital Ratios															
Average total consolidated assets, adjusted	1,941,409,000	1,924,182,000	1,938,795,000	1,883,555,000	1,934,062,000										
Less: Deductions from common equity tier 1 capital	28,084,000	28,334,000	28,546,000	28,748,000	29,499,000										
Less: Other deductions	-2,261,000	-4,410,000	-3,048,000	4,508,000	-1,005,000										
Total assets for leverage ratio	1,915,586,000	1,900,258,000	1,913,297,000	1,850,299,000	1,905,568,000										
Total risk-weighted assets	1,239,026,120	1,193,744,490	1,245,853,140	1,247,210,850	1,260,670,575										
Exited advanced approach total RWA	1,116,068,009	1,158,354,507	1,165,078,612	1,177,348,024	1,199,548,660										
Capital Ratios															
Common equity tier 1 capital, column A	11.35	12.37	36	11.59	12.35	40	11.14	12.11	34	11.74	12.09	51	12.28	12.16	64
Common equity tier 1 capital, column B	12.60	0.29	95	11.94	0.30	93	11.91	0.29	95	12.43	0.52	95	12.90	0.44	97
Tier 1 capital, column A	12.89	13.11	54	13.25	13.08	58	12.76	12.78	57	13.46	12.85	71	14.14	12.95	73
Tier 1 capital, column B	14.31	0.34	95	13.66	0.34	93	13.64	0.34	94	14.26	0.60	94	14.86	0.51	98
Total capital, column A	15.84	14.91	70	16.47	15.23	75	15.75	14.36	76	16.60	14.45	80	17.46	14.63	84
Total capital, column B	16.72	0.37	96	16.14	0.39	95	16.16	0.38	96	16.89	0.67	96	17.53	0.57	99
Tier 1 leverage	8.34	8.98	32	8.33	9.13	29	8.31	9.76	12	9.07	9.71	32	9.35	9.53	46
Supplementary leverage ratio, advanced approaches HCs	6.89	6.71	50	8.05	8.72	42	7.07	7.41	55	7.72	7.31	66	8.01	6.58	80

Insurance and Broker-Dealer Activities

Dollar Amount in Thousands	12/31/2021			12/31/2020			12/31/2019			12/31/2018			12/31/2017			Percent Change	
																1-Year	5-Year
Insurance Activities																	
Total insurance underwriting assets		6,848,000			8,260,000			27,547,000		27,350,000			28,197,000		-17.09	-74.82	
Total property and casualty assets		873,000			834,000			1,029,000		1,040,000			1,147,000		4.68	-34.01	
Reinsurance recoverables (P/C)													13,000				
Total life and health assets		5,975,000			7,426,000			26,518,000		26,310,000			27,050,000		-19.54	-76.91	
Reinsurance recoverables (L/H)		0			0			0		0			0				
Separate account assets (L/H)																	
Total insurance underwriting equity		2,888,000			3,457,000			23,192,000		22,327,000			22,285,000		-16.46	-86.42	
Total property and casualty equity		194,000			188,000			172,000		190,000			156,000		3.19	19.02	
Total life and health equity		2,694,000			3,269,000			23,020,000		22,137,000			22,129,000		-17.59	-87.23	
Total insurance underwriting net income		237,000			220,000			774,000		760,000			1,085,000		7.73	-70.99	
Total property and casualty		10,000			19,000			26,000		43,000			2,000		-47.37	-82.76	
Total life and health		227,000			201,000			748,000		717,000			1,083,000		12.94	-70.09	
Claims and claims adjusted expense reserves (P/C)		534,000			483,000			464,000		416,000			376,000		10.56	15.58	
Unearned premiums (P/C)		0			0			0		0			0			-100.00	
Policyholder benefit and contractholder funds (L/H)		552,000			700,000			609,000		565,000			491,000		-21.14	27.19	
Separate account liabilities (L/H)		0			0			0		0			0				
Insurance activities revenue		332,000			349,000			378,000		429,000			1,049,000		-4.87	-73.82	
Other insurance activities income		50,000			60,000			73,000		105,000			727,000		-16.67	-94.43	
Insurance and reinsurance underwriting income		282,000			289,000			305,000		324,000			322,000		-2.42	-23.78	
Premiums		282,000			289,000			305,000		324,000			322,000		-2.42	-23.78	
Credit related insurance underwriting		0			0			1,000		6,000			10,000			-100.00	
Other insurance underwriting		282,000			289,000			304,000		318,000			312,000		-2.42	1.44	
Insurance benefits, losses, expenses		303,000			396,000			305,000		302,000			329,000		-23.48	9.39	
Net assets of insurance underwriting subsidiaries		2,063,000			7,191,000			7,706,000		7,911,000			9,140,000		-71.31	-75.13	
Life insurance assets		20,619,000			20,380,000			20,070,000		19,751,000			19,549,000		1.17	6.70	

	12/31/2021			12/31/2020			12/31/2019			12/31/2018			12/31/2017				
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1
Analysis Ratios																	
Insurance underwriting assets / Consolidated assets	0.35	0	96	0.42	0	96	1.43	0.01	95	1.44	0.01	95	1.44	0.01	95		
Insurance underwriting assets (P/C) / Total insurance underwriting assets	12.75	53.11	40	10.10	53.67	39	3.74	51.47	37	3.80	56.12	31	4.07	52.23	33		
Insurance underwriting assets (L/H) / Total insurance underwriting assets	87.25	46.89	60	89.90	46.33	60	96.26	48.53	62	96.20	43.88	68	95.93	47.77	66		
Separate account assets (L/H) / Total life assets	0	13.40	42	0	11.24	43	0	7.26	42	0	8.53	44	0	2.52	45		
Insurance activities revenue / Adjusted operating income	0.43	0.36	72	0.48	0.41	73	0.45	0.47	73	0.50	0.47	75	1.17	0.55	78		
Premium income / Insurance activities revenue	84.94	2.76	96	82.81	2.84	96	80.69	7.32	91	75.52	4.86	93	30.70	4.64	88		
Credit related premium income / Total premium income	0	32.99	34	0	38.23	29	0.33	34.91	59	1.85	44.54	50	3.11	43.04	51		
Other premium income / Total premium income	100	67.01	65	100	61.77	70	99.67	65.09	40	98.15	55.46	50	96.89	56.96	48		
Insurance underwriting net income / Consolidated net income	1.10	0.02	96	6.66	0.03	97	3.96	0.08	95	3.39	0.08	96	4.89	0.04	97		
Insurance net income (P/C) / Equity (P/C)	5.15	23.22	35	10.11	15.59	57	15.12	19.86	66	22.63	15.64	69	1.28	5.74	34		
Insurance net income (L/H) / Equity (L/H)	8.43	4.49	66	6.15	3.62	69	3.25	5.13	50	3.24	1.99	55	4.89	-2.99	65		
Insurance benefits, losses, expenses / Insurance premiums	107.45	927.51	63	137.02	447.82	63	100	233.61	64	93.21	160.49	53	102.17	127.33	66		
Reinsurance recovery (P/C) / Total assets (P/C)	0	0.07	47	0	0.07	47	0	0.15	42	0	0.17	43	1.13	0.48	73		
Reinsurance recovery (L/H) / Total assets (L/H)	0	0	50	0	0	50	0	0.15	45	0	2.31	47	0	0	47		
Net assets of insurance underwriting subsidiaries / Consolidated assets	0.11	0	97	0.37	0	97	0.40	0	96	0.42	0	97	0.47	0	97		
Life insurance assets / Tier 1 capital + allowance for loan and lease losses	11.98	12	46	11.53	11.03	48	11.91	11.51	51	11.12	10.22	52	10.33	9.84	53		
Broker-Dealer Activities																	
Net assets of broker-dealer subsidiaries (\$000)		140,670,000			147,300,000			153,990,000		147,440,000			146,168,000				
Net assets of broker-dealer subsidiaries / Consolidated assets	7.22	0.46	92	7.53	0.75	90	7.99	1.39	88	7.78	1.79	87	7.49	1.54	86		

Foreign Activities

Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017
Foreign Activities					
Total foreign loans and leases	53,771,000	49,626,000	57,097,000	52,472,000	56,075,000
Real estate loans.....	9,256,000	9,570,000	8,764,000	8,083,000	9,342,000
Commercial and industrial loans	13,524,000	14,058,000	16,866,000	17,658,000	16,989,000
Loans to depository institutions and other banks acceptances	15,942,000	12,503,000	19,834,000	15,904,000	16,422,000
Loans to foreign governments and institutions	2,000	2,000	27,000	368,000	333,000
Loans to individuals	0	0	0	297,000	1,915,000
Agricultural loans.....	48,000	67,000	84,000	41,000	33,000
Other foreign loans.....	14,401,000	12,302,000	10,394,000	9,062,000	9,965,000
Lease financing receivables.....	598,000	1,124,000	1,128,000	1,059,000	1,076,000
Debt securities	71,000	17,172,000	633,000	832,000	1,059,000
Interest-bearing bank balances	11,898,000	20,039,000	16,383,000	9,251,000	9,663,000
Total selected foreign assets	65,740,000	86,837,000	74,113,000	62,555,000	66,797,000
Total foreign deposits	20,018,000	35,556,000	54,620,000	59,296,000	128,994,000
Interest-bearing deposits	19,783,000	35,157,000	53,912,000	58,253,000	128,043,000
Non-interest-bearing deposits.....	235,000	399,000	708,000	1,043,000	951,000

BHC	Peer # 1	Pct												
1.79	0.66	82	1.98	0.87	78	2.60	1.25	73	2.72	1.17	72	2.48	1.08	77
0.05	0.14	44	0.60	0.42	75	1.75	1.19	83	1.30	0.97	71	0.68	0.51	68

Net Losses as a Percent of Foreign Loans by Type

Real estate loans	0.32	0.20	80	1.31	5.18	57		27.03		0.04	27.29	25		67.99	
Commercial and industrial loans	0.18	0.79	58	0.31	0.64	61	0.05	0.29	5		1.53		0.29	2.12	46
Foreign governments and institutions	0	0	50	0	0	50	0	0	50	0	0	50	0	0	50

Growth Rates

Net loans and leases.....	8.35	6.83	59	-13.08	-2.40	28	8.81	22.48	61	-6.43	7.24	30	0.09	21.19	53
Total selected assets.....	-24.29	9.48	16	17.17	2.04	73	18.48	12.40	76	-6.35	3.24	28	-1.44	21.86	45
Deposits	-43.70	0.73	7	-34.90	3.46	20	-7.89	10.36	20	-54.03	5	12	10.27	-0.77	60

Servicing, Securitization and Asset Sale Activities—Part 1

	Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017	Percent Change	
							1-Year	5-Year
Activity								
Securitization activities.....		174,683,000	197,514,000	270,178,000	322,419,000	350,465,000	-11.56	-55.16
1–4 family residential loans		125,470,000	155,900,000	228,267,000	285,751,000	315,864,000	-19.52	-63.71
Home equity lines		0	0	0	0	0		
Credit card receivables.....		0	0	0	0	0		
Auto loans.....		0	0	0	0	0		
Commercial and industrial loans		0	0	0	453,000	380,000		-100.00
All other loans and leases.....		49,213,000	41,614,000	41,911,000	36,215,000	34,221,000	18.26	13.00
Retained credit exposure.....		0	0	0	0	0		
1–4 family residential loans		0	0	0	0	0		
Home equity lines		0	0	0	0	0		
Credit card receivables.....		0	0	0	0	0		
Auto loans.....		0	0	0	0	0		
Commercial and industrial loans		0	0	0	0	0		
All other loans and leases.....		0	0	0	0	0		
Unused commitments to provide liquidity (servicer advance).....		0	0	0	179,000	192,000		-100.00
Seller's interest carried as securities and loans		0	0	0	427,000	463,000		-100.00
Home equity lines		0	0	0	0	0		
Credit card receivables.....		0	0	0	0	0		
Commercial and industrial loans		0	0	0	427,000	463,000		-100.00
Asset-backed commercial paper conduits.....		0	0	0	0	0		
Credit exposure from credit enhancements provided to conduit structures		0	0	0	0	0		
Liquidity commitments provided to conduit structures		0	0	0	0	0		
Activity as a Percent of Total Assets								
Securitization activities.....		8.97	10.10	14.02		17.01		17.96
1–4 family residential loans		6.44	7.97	11.84		15.07		16.18
Home equity lines		0	0	0		0		0
Credit card receivables.....		0	0	0		0		0
Auto loans.....		0	0	0		0		0
Commercial and Industrial loans		0	0	0		0.02		0.02
All other loans and leases.....		2.53	2.13	2.17		1.91		1.75
Asset-backed commercial paper conduits.....		0	0	0		0		0
Credit exposure from credit enhancements provided to conduit structures		0	0	0		0		0
Liquidity commitments provided to conduit structures		0	0	0		0		0
Percent of Total Managed Assets (On balance-sheet loans and securitized loans)								
1–4 family residential loans		34.76	39.95	42.67		44.92		46.20
Home equity lines		2.09	2.74	3.03		3.40		3.78
Credit card receivables.....		3.53	3.27	3.27		3.03		2.87
Auto loans and other consumer loans.....		6.41	6	5.23		4.93		5.49
Commercial and industrial loans		15.41	14.50	15.01		15.08		14.06
All other loans and leases.....		37.80	33.55	30.78		28.64		27.60

Servicing, Securitization and Asset Sale Activities—Part 2

	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017		
	Percent Change					1-Year	5-Year
Percent of Total Securitization Activities by Type							
Retained credit exposure.....	0	0	0	0	0		
1–4 family residential loans.....	0	0	0	0	0		
Home equity lines.....							
Credit card receivables.....							
Auto loans.....					0		
Commercial and industrial loans.....					0		
All other loans and leases.....	0	0	0	0	0		
Unused commitments to provide liquidity (servicer advance).....	0	0	0	0.06	0.05		
Seller's interest carried as securities and loans	0	0	0	0.13	0.13		
Home equity lines.....							
Credit card receivables.....							
Commercial and industrial loans				94.26	121.84		
Percent of Tier 1 Capital							
Total retained credit exposure.....	0	0	0	0	0		
Total retained credit exposure and asset sale credit exposure	11.67	11.94	12.50	12.59	13.06		
Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017	Percent Change	
30–89 Days Past Due Securitized Assets							
1–4 family residential loans	3,124,000	5,098,000	9,546,000	12,081,000	17,071,000	-38.72	-79.93
Home equity lines.....	0	0	0	0	0		
Credit card receivables.....	0	0	0	0	0		
Auto loans	0	0	0	0	0		
Commcial and industrial loans	0	0	0	0	0		
All other loans and leases.....	138,000	306,000	2,000	28,000	253,000	-54.90	-68.85
Total 30–89 days past due securitized assets.....	3,262,000	5,404,000	9,548,000	12,109,000	17,324,000	-39.64	-79.63
90+ Days Past Due Securitized Assets							
1–4 family residential loans	345,000	949,000	166,000	373,000	575,000	-63.65	-54.55
Home equity lines.....	0	0	0	0	0		
Credit card receivables.....	0	0	0	0	0		
Auto loans	0	0	0	0	0		
Commercial and industrial loans	0	0	0	0	0		
All other loans and leases.....	1,038,000	1,393,000	128,000	249,000	678,000		45.99
Total 90+ days past due securitized assets	1,383,000	2,342,000	294,000	622,000	1,253,000	-40.95	-5.92
Total past due securitized assets.....	4,645,000	7,746,000	9,842,000	12,731,000	18,577,000	-40.03	-73.43
Net Losses on Securitized Assets							
1–4 family residential loans	10,000	13,000	119,000	201,000	276,000	-23.08	-97.34
Home equity lines.....	0	0	0	0	0		
Credit card receivables.....	0	0	0	0	0		
Auto loans	0	0	0	0	0		
Commercial and industrial loans	0	0	0	0	0		
All other loans and leases.....	143,000	137,000	178,000	739,000	1,027,000	4.38	-48.75
Total net losses on securitized assets.....	153,000	150,000	297,000	940,000	1,303,000	2.00	-76.64

Servicing, Securitization and Asset Sale Activities—Part 3

	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017
30–89 Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans	2.49	3.27	4.18	4.23	5.40
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans				0	0
All other loans and leases	0.28	0.74	0	0.08	0.74
Total 30–89 days past due securitized assets	1.87	2.74	3.53	3.76	4.94
90+ Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans	0.27	0.61	0.07	0.13	0.18
Home equity lines					
Credit card receivables					
Auto loans and other consumer loans				0	0
Commercial and industrial loans				0	0
All other loans and leases	2.11	3.35	0.31	0.69	1.98
Total 90+ days past due securitized assets	0.79	1.19	0.11	0.19	0.36
Total past due securitized assets percent of securitized assets	2.66	3.92	3.64	3.95	5.30
Net Loss on Securitized Assets Percent of Type					
1–4 family residential loans	0.01	0.01	0.05	0.07	0.09
Home equity lines					
Credit card receivables					
Auto loans				0	0
Commercial and industrial loans				0	0
All other loans and leases	0.29	0.33	0.42	2.04	3
Total net losses on securitized assets	0.09	0.08	0.11	0.29	0.37
30–89 Days Past Due Managed Assets Percent of Type					
1–4 family residential loans	1.48	2.49	2.58	2.93	3.85
Home equity lines	0.57	0.77	0.82	0.79	1.04
Credit card receivables	0.80	1.18	1.30	1.29	1.29
Commercial and industrial loans	0.53	0.23	0.16	0.22	0.36
All other loans and leases	0.44	0.52	0.44	0.49	0.67
Total managed loans past due 30–89 days	0.83	1.30	1.35	1.58	2.13
90+ Days Past Due Managed Assets Percent of Type					
1–4 family residential loans	1.45	1.95	1.34	1.54	2.14
Home equity lines	0.07	0.08	0.13	0.13	0.16
Credit card receivables	0.70	1	1.33	1.31	1.30
Commercial and industrial loans	0.09	0.02	0.02	0.01	0.01
All other loans and leases	0.25	0.35	0.07	0.12	0.22
Total managed loans past due 90+ days	0.66	0.96	0.65	0.78	1.10
Total Past Due Managed Assets	1.49	2.25	2	2.36	3.23
Net Losses on Managed Assets Percent of Type					
1–4 family residential loans	0.01	0	0.01	0.01	0.03
Home equity lines	-0.15	-0.14	-0.10	-0.02	0.10
Credit card receivables	2.08	3.11	3.34	3.31	3.27
Commercial and industrial loans	0.12	0.70	0.27	0.13	0.25
All other loans and leases	0.15	0.27	0.26	0.48	0.52
Net Losses on Managed Assets Percent of Total Managed Assets	0.16	0.31	0.24	0.29	0.32

Parent Company Income Statement

	Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017	Percent Change	
		1-Year	5-Year					
Operating Income								
Income from bank subsidiaries	145,000	975,000	746,000	146,000	1,001,000	-85.13	-86.45	
Dividends	0	0	0	0	0			
Interest	0	0	1,000	7,000	580,000		-100.00	
Management and service fees	68,000	92,000	98,000	203,000	176,000	-26.09	2166.67	
Other income	77,000	883,000	647,000	-64,000	245,000	-91.28	32.76	
Income from nonbank subsidiaries	2,542,000	105,000	-36,000	1,055,000	1,423,000	2320.95	180.26	
Dividends	2,700,000	595,000	120,000	1,062,000	1,008,000	353.78	844.06	
Interest	0	0	1,000	1,000	342,000		-100.00	
Management and service fees	12,000	1,000	2,000	3,000	9,000	1100.00	33.33	
Other income	-170,000	-491,000	-159,000	-11,000	64,000			
Income from subsidiary holding companies	19,129,000	43,278,000	25,165,000	24,655,000	20,754,000	-55.80	52.22	
Dividends	15,195,000	41,983,000	21,810,000	21,365,000	19,738,000	-63.81	21.66	
Interest	3,934,000	1,295,000	3,355,000	3,290,000	1,064,000	203.78		
Management and service fees	0	0	0	0	0		-100.00	
Other income	0	0	0	0	-48,000		-100.00	
Total income from subsidiaries	21,816,000	44,358,000	25,875,000	25,856,000	23,178,000	-50.82	50.00	
Securities gains (losses)	0	0	0	-3,000	18,000		-100.00	
Other operating income	-405,000	-714,000	-1,024,000	-324,000	917,000			
Total operating income	21,411,000	43,644,000	24,851,000	25,529,000	24,113,000	-50.94	45.44	
Operating Expenses								
Personnel expenses	39,000	-67,000	482,000	-99,000	446,000		-76.92	
Interest expense	4,608,000	4,995,000	4,524,000	4,295,000	4,452,000	-7.75	78.19	
Other expenses	-1,425,000	-388,000	1,918,000	1,280,000	779,000			
Provision for loan and lease losses	0	0	0	0	-1,000			
Total operating expenses	3,222,000	4,540,000	6,924,000	5,476,000	5,676,000	-29.03	-25.49	
Income (loss) before taxes	18,191,000	39,105,000	18,243,000	19,874,000	18,437,000	-53.48	74.95	
Applicable income taxes (credit)	-819,000	-1,694,000	-945,000	-544,000	-319,000			
Extraordinary items					0			
Income before undistributed income of subsidiaries	19,010,000	40,799,000	19,188,000	20,418,000	18,756,000	-53.41	64.59	
Equity in undistributed income of subsidiaries	2,538,000	-37,498,000	361,000	1,975,000	3,427,000		-75.57	
Bank subsidiaries	0	0	0	0	0			
Nonbank subsidiaries	-2,319,000	-442,000	1,186,000	486,000	-56,000			
Subsidiary holding companies	4,857,000	-37,056,000	-825,000	1,489,000	3,483,000		-44.01	
Net income (loss)	21,548,000	3,301,000	19,549,000	22,393,000	22,183,000	552.77	-1.78	
Memoranda								
Bank net income	0	0	0	0	0			
Nonbank net income	381,000	153,000	1,306,000	1,548,000	952,000	149.02	-80.94	
Subsidiary holding companies' net income	20,052,000	4,927,000	20,985,000	22,854,000	23,221,000	306.98	-5.26	

Parent Company Balance Sheet

	Dollar Amount in Thousands	12/31/2021	% of Total Assets	12/31/2020	% of Total Assets	12/31/2019	% of Total Assets	12/31/2018	12/31/2017	Percent Change	
										1-Year	5-Year
Assets											
Investment in bank subsidiaries	1,669,000	0.44	426,000	0.11	226,000	0.06	702,000	816,000	291.78	-97.64	
Common and preferred stock	0	0	0	0	0	0	0	0	0	0	
Excess cost over fair value	0	0	0	0	0	0	0	0	0	0	
Loans, advances, notes, and bonds	0	0	0	0	0	0	0	0	0	-100.00	
Other receivables	1,669,000	0.44	426,000	0.11	226,000	0.06	702,000	816,000	291.78	81.41	
Investment in nonbank subsidiaries	4,409,000	1.16	6,790,000	1.79	13,387,000	3.58	11,901,000	14,512,000	-35.07	-93.62	
Common and preferred stock	3,347,000	0.88	5,665,000	1.50	12,166,000	3.25	10,801,000	13,290,000	-40.92	-87.72	
Excess cost over fair value	999,000	0.26	999,000	0.26	999,000	0.27	1,006,000	1,155,000	0.00	200.00	
Loans, advances, notes, and bonds	0	0	0	0	0	0	0	0	0	-100.00	
Other receivables	63,000	0.02	126,000	0.03	222,000	0.06	94,000	67,000	-50.00	-66.67	
Investment in subsidiary holding companies	354,706,000	93.20	352,329,000	93.03	341,396,000	91.28	331,148,000	332,309,000	0.67	103.47	
Common and preferred stock	169,580,000	44.56	167,192,000	44.15	195,934,000	52.39	191,917,000	193,100,000	1.43	-2.72	
Excess cost over fair value	0	0	0	0	0	0	0	0	0	0	
Loans, advances, notes, and bonds	185,049,000	48.62	185,046,000	48.86	145,383,000	38.87	139,163,000	138,682,000	0.00	0.00	
Other receivables	77,000	0.02	91,000	0.02	79,000	0.02	68,000	527,000	-15.38		
Assets Excluding Investment in Subsidiaries											
Net loans and leases	0	0	0	0	0	0	1,000	1,000	0	-100.00	
Securities	136,000	0.04	127,000	0.03	981,000	0.26	2,136,000	18,000	7.09	-98.53	
Securities purchased (reverse repos)	0	0	0	0	0	0	0	0	0	0	
Cash and due from affiliated depository institution	15,134,000	3.98	14,817,000	3.91	14,948,000	4	16,301,000	23,180,000	2.14	-58.71	
Cash and due from unrelated depository institution	0	0	0	0	1,000	0	0	1,000	0	-100.00	
Premises, furnishings, fixtures and equipment	0	0	0	0	16,000	0	0	0	0	0	
Intangible assets	0	0	0	0	0	0	0	0	0	0	
Other assets	4,544,000	1.19	4,219,000	1.11	3,069,000	0.82	2,774,000	4,566,000	7.70	-13.99	
Balance due from subsidiaries and related institutions	0	0	0	0	0	0	0	0	0	0	
Total assets	380,598,000	100.00	378,708,000	100.00	374,024,000	100.00	364,963,000	375,403,000	0.50	4.13	
Liabilities and Capital											
Deposits	0	0	0	0	0	0	2,000	7,000	0	-100.00	
Securities sold (repos)	0	0	0	0	0	0	0	0	0	0	
Commercial paper	0	0	0	0	0	0	0	0	0	0	
Other borrowings 1 year or less	13,048,000	3.43	18,325,000	4.84	13,425,000	3.59	6,712,000	7,986,000	-28.80	-0.44	
Borrowings with maturity over 1 year	103,659,000	27.24	132,017,000	34.86	110,260,000	29.48	101,302,000	109,326,000	-21.48	12.24	
Subordinated notes and debentures	29,373,000	7.72	31,284,000	8.26	27,221,000	7.28	25,449,000	27,150,000	-6.11	9.56	
Other liabilities	6,595,000	1.73	7,823,000	2.07	7,657,000	2.05	6,856,000	7,674,000	-15.70	-3.13	
Balance due to subsidiaries and related institutions	40,317,000	10.59	4,372,000	1.15	28,315,000	7.57	28,476,000	16,324,000	822.16	50.14	
Total liabilities	192,992,000	50.71	193,821,000	51.18	186,878,000	49.96	168,797,000	168,467,000	-0.43	16.30	
Equity Capital	187,606,000	49.29	184,887,000	48.82	187,146,000	50.04	196,166,000	206,936,000	1.47	-6.00	
Perpetual preferred stock (income surplus)	19,921,000	5.23	20,984,000	5.54	21,620,000	5.78	23,309,000	25,480,000	-5.07	-19.27	
Common stock	9,136,000	2.40	9,136,000	2.41	9,136,000	2.44	9,136,000	9,136,000	0.00	0.00	
Common surplus	60,332,000	15.85	60,349,000	15.94	60,978,000	16.30	60,590,000	60,771,000	-0.03	0.37	
Retained earnings	180,322,000	47.38	162,890,000	43.01	166,697,000	44.57	158,163,000	145,263,000	10.70	35.50	
Accumulated other comprehensive income	-1,702,000	-0.45	194,000	0.05	-1,311,000	-0.35	-6,336,000	-2,144,000			
Other equity capital components	-80,403,000	-21.13	-68,666,000	-18.13	-69,974,000	-18.71	-48,696,000	-31,570,000			
Total liabilities and equity capital	380,598,000	100.00	378,708,000	100.00	374,024,000	100.00	364,963,000	375,403,000	0.50	4.13	
Memoranda											
Loans and advances from bank subsidiaries	0	0	0	0	0	0	0	0	0	0	
Loans and advances from nonbank subsidiaries	1,584,000	0.42	3,945,000	1.04	4,595,000	1.23	4,006,000	5,058,000	-59.85	-91.95	
Notes payable to subsidiaries that issued TPS	0	0	317,000	0.08	1,722,000	0.46	1,593,000	1,645,000	-100.00	-100.00	
Loans and advances from subsidiary holding companies	37,986,000	9.98	0	0	23,350,000	6.24	24,342,000	11,045,000	447.98		
Subordinated and long-term debt 1 year or less	0	0	983,000	0.26	1,503,000	0.40	1,101,000	1,433,000	-100.00	-100.00	
Guaranteed loans to banks, nonbanks, and holding companies	1,064,000	0.28	6,165,000	1.63	6,759,000	1.81	6,619,000	7,678,000	-82.74	-87.47	

Parent Company Analysis—Part 1

	12/31/2021			12/31/2020			12/31/2019			12/31/2018			12/31/2017		
	BHC	Peer # 1	Pct												
Profitability															
Net income / Average equity capital	11.36	11.94	50	1.79	7.29	10	9.94	9.68	56	11.06	10.40	58	10.83	7.61	79
Bank net income / Average equity investment in banks		11.80			7.45			10.51			11.19				8.74
Nonbank net income / Average equity investment in nonbanks	6.64	13.12	42	1.45	9.75	30	10.48	7.89	67	10.52	7.10	71	4.01	4.73	48
Subsidiary HCs net income / Average equity investment in sub HCs	11.94	10.11	65	2.56	7.01	20	10.75	8.55	57	11.93	8.78	72	12.85	6.82	85
Bank net income / Parent net income	0	96.79	4	0	88.16	5	0	82.22	7	0	82.56	8	0	80.64	7
Nonbank net income / Parent net income	1.77	3.40	61	4.63	3.59	76	6.68	5.93	76	6.91	3.78	81	4.29	7.76	69
Subsidiary holding companies' net income / Parent net income	93.06	65.35	60	149.26	68.34	90	107.35	74	84	102.06	72.48	80	104.68	82.97	72
Leverage															
Total liabilities / Equity capital	102.87	16.81	96	104.83	20.06	94	99.86	20.43	94	86.05	20.88	92	81.41	19.94	91
Total debt / Equity capital	77.87	11.71	94	98.24	14.41	95	80.64	14.31	95	68.04	14.69	89	69.81	13.95	91
Total debt + notes payable to subs that issued TPS / Equity capital	77.87	13.63	94	98.41	16.67	95	81.56	16.36	94	68.85	17.10	90	70.60	16.10	91
Total debt + Loans guaranteed for affiliate / Equity capital	78.43	11.77	94	101.57	14.68	94	84.25	14.56	94	71.41	15.14	90	73.52	14.35	91
Total debt / Equity capital – excess over fair value	78.28	11.81	94	98.77	14.52	95	81.07	14.51	95	68.39	14.81	89	70.20	14.10	91
Long-term debt / Equity capital	70.91	10.95	94	88.32	13.56	95	73.46	13.04	95	64.61	13.37	92	65.95	12.69	92
Short-term debt / Equity capital	6.96	0.57	95	9.91	0.77	94	7.17	1.02	90	3.42	1.14	83	3.86	1.07	88
Current portion of long-term debt / Equity capital	0	0.06	41	0.53	0.06	90	0.80	0.05	93	0.56	0.14	88	0.69	0.27	87
Excess cost over fair value / Equity capital	0.53	0.05	91	0.54	0.08	90	0.53	0.12	89	0.51	0.12	89	0.56	0.17	88
Long-term debt / Consolidated long-term debt	91.76	39.86	87	89.75	34.67	93	70.83	28.44	85	69.31	28.63	85	73.94	26.93	87
Double Leverage															
Equity investment in subs / Equity capital	92.71	103.22	6	94.03	102.81	9	111.73	103.22	86	103.85	103.10	56	100.29	102.10	44
Total investment in subs / Equity capital	192.31	108.40	96	194.47	110.16	96	189.70	111.07	95	175.23	112.48	92	167.99	111.30	89
Equity investment in subs / Equity cap, Qual TPS + other PS in T1															
Total investment in subs / Equity cap, Qual TPS + other PS in T1															
Double Leverage Payback															
Equity investment in subs – equity cap / Net income (X)	-0.63	0.29	6	-3.34	0.47	2	1.12	0.36	83	0.34	0.35	56	0.03	0.52	42
Equity investment in subs – equity cap / Net income-div (X)		1.05			1.82		2.26	1.22	84	0.58	1.22	33	0.05	2.64	4
Coverage Analysis															
Operating income-tax + noncash / Operating expenses + dividends	298.44	152.85	92	412.17	136.59	97	156.30	177.68	46	177.53	162.34	57	165.06	141.81	67
Cash from ops + noncash items + op expense / Op expense + dividend	176.87	154.48	65	490.13	147.24	97	196.02	190.27	57	152.64	174.91	45	179.67	148.20	68
Adjusted cash flow / Operating expenses + repaid long-term debt + dividends	91.71	98.54	39	94.09	134.08	24	94.72	116.34	22	57.70	103.19	15	13.92	92.33	17
Pretax operating income + interest expense / Interest expense	494.77	1,835.33	22	882.88	2,016.32	45	503.25	1,968.54	28	562.72	2,898.75	33	514.13	1,909.25	38
Pretax op inc + interest expense + trust pref / Interest expense + trust pref	494.43	1,770.77	21	875.74	1,539.23	51	495.21	1,632.83	27	553.23	1,369.37	33	506.28	1,547.94	34
Dividends + interest from subsidiaries / Interest expense + dividends	264.95	174.12	78	388.26	150.43	94	176.11	210.80	45	187.23	188.90	53	165.46	172.51	56
Fees + other income from subsidiaries / Salary + other expenses	0.94	11.92	66	-106.59	13.95	0	24.50	16.52	71	11.09	16.08	66	36.41	16.39	75
Net income / Current part of long-term debt + preferred dividends (X)	17.88	47.61	33	1.45	35.64	8	6.76	57.11	14	8.43	33.93	18	7.24	24.63	25
Other Ratios															
Net assets that reprice within 1 year / Total assets	-9.74	3.44	3	-2.79	3.85	7	-10.45	2.64	5	-9.41	2.61	5	-5.07	3.24	8
Past Due and Nonaccrual as a Percent of Loans and Leases															
90+ days past due		0.17			0.10			0.04		0	0.24	47	0	0.10	44
Nonaccrual		0.92			1.03			0.54		0	6.54	38	0	7.38	36
Total		1.09			1.13			0.58		0	6.78	36	0	7.48	34
Guaranteed Loans as a Percent of Equity Capital															
To bank subsidiaries	0	0	49	0	0	49	0	0	49	0.14	0	98	0.16	0	98
To nonbank subsidiaries	0.57	0.02	93	3.33	0.05	94	3.61	0.10	93	3.23	0.24	92	3.55	0.17	93
To subsidiary holding companies	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49
Total	0.57	0.02	93	3.33	0.05	94	3.61	0.10	93	3.37	0.25	92	3.71	0.17	93
As a Percent of Consolidated Holding Company Assets															
Nonbank assets of nonbank subsidiaries	10.20	1.76	87	10.88	2.66	86	10.96	5.62	79	10.62	5.50	79	10.33	5.68	77
Combined thrift assets (reported only by bank holding companies)	0	0	50	0	0	49	0	0	50	0	0	50	0	0	50
Combined foreign nonbank subsidiary assets	0.31	0.06	90	0.39	0.08	90	0.29	0.19	87	0.33	0.21	89	0.37	0.13	89

Parent Company Analysis—Part 2

	12/31/2021			12/31/2020			12/31/2019			12/31/2018			12/31/2017		
	BHC	Peer # 1	Pct												
Payout Ratios — Parent															
Dividends declared / Income before undistributed income.....	19.10	66.37	10	15.45	81.10	6	51.26	57.84	53	46.26	57.26	43	49.51	68.72	40
Dividends declared / Net income.....	16.85	28.27	27	191	42.29	99	50.31	33.08	82	42.18	27.33	78	41.87	31.29	70
Net income – dividends / Average equity.....	9.45	8.62	67	-1.63	4.14	8	4.94	6.46	26	6.40	7.33	40	6.30	5.03	64
Percent of Dividends Paid															
Dividends from bank subsidiaries	0	155.92	7	0	132.17	7	0	178.13	9	0	157.73	9	0	130.71	8
Dividends from nonbank subsidiaries	74.36	4.90	95	9.44	3.41	83	1.22	7.53	58	11.24	7.13	83	10.85	12.57	80
Dividends from subsidiary holding companies.....	418.48	5.91	97	665.87	4.85	99	221.76	21.40	90	226.20	16.86	94	212.53	18.99	91
Dividends from all subsidiaries	492.84	203.53	89	675.31	174.85	95	222.98	260.40	52	237.45	215.26	64	223.39	196.35	67
Payout Ratios — Subsidiaries:															
Percent of Bank Net Income															
Dividends from bank subsidiaries		45.96			60.28			66.55			60.71				59
Interest income from bank subsidiaries.....		0.11			0.36			0.54			0.52				0.76
Management and service fees from bank subsidiaries		0.88			1.47			1.55			1.88				2.98
Other income from bank subsidiaries.....		0			0			0			0				0.01
Operating income from bank subsidiaries		51.33			62.88			69.36			63.43				62.82
Percent of Nonbank Net Income															
Dividends from nonbank subsidiaries	708.66	62.63	97	388.89	56.39	96	9.19	82.95	31	68.60	51.40	62	105.88	102.35	76
Interest income from nonbank subsidiaries.....	0	2.44	31	0	7.38	32	0.08	20.25	55	0.06	18.56	53	35.92	8.11	88
Management and service fees from nonbank subsidiaries	3.15	0.37	90	0.65	0.86	80	0.15	1.92	78	0.19	2.96	79	0.95	0.85	81
Other income from nonbank subsidiaries.....	-44.62	0.07	1	-320.92	0.16	1	-12.17	1.06	1	-0.71	0.15	6	6.72	0.81	91
Operating income from nonbank subsidiaries	667.19	87.22	96	68.63	79.84	48	-2.76	150.41	1	68.15	99.33	41	149.47	165.35	72
Percent of Subsidiary Holding Companies' Net Income															
Dividends from subsidiary holding companies.....	75.78	38.10	70	852.10	43.51	95	103.93	61.23	76	93.48	48.56	73	85	59.89	69
Interest income from subsidiary holding companies	19.62	5.26	85	26.28	8.40	80	15.99	6.54	76	14.40	3.95	80	4.58	2.71	82
Management and service fees from subsidiary holding companies	0	0.73	42	0	0.44	45	0	0.36	46	0	0.43	46	0	0.56	45
Other income from subsidiary holding companies.....	0	-0.40	50	0	0.01	45	0	0.29	44	0	0.01	48	-0.21	0	4
Operating income from subsidiary holding companies	95.40	58.37	70	878.38	55.20	95	119.92	76.49	73	107.88	61.19	76	89.38	64.33	65
Dependence on Subsidiaries:															
Percent of Total Operating Income															
Dividends from bank subsidiaries	0	74.16	7	0	69.76	8	0	67.32	10	0	65.18	11	0	59.17	11
Interest income from bank subsidiaries.....	0	0.23	23	0	0.63	20	0	0.80	36	0.03	0.92	47	2.41	0.94	82
Management and service fees from bank subsidiaries	0.32	1.44	77	0.21	1.87	74	0.39	1.81	76	0.80	2.01	76	0.73	2.17	72
Other income from bank subsidiaries.....	0.36	0.02	92	2.02	0.04	95	2.60	0.03	96	-0.25	0.02	2	1.02	0.09	90
Operating income from bank subsidiaries	0.68	83.13	7	2.23	82.20	9	3	78.80	13	0.57	74.20	12	4.15	69.23	17
Dividends from nonbank subsidiaries	12.61	3.07	88	1.36	1.95	68	0.48	2.65	56	4.16	2.57	77	4.18	2.65	77
Interest income from nonbank subsidiaries.....	0	0.18	36	0	0.73	36	0	1.19	63	0	2.32	62	1.42	2.79	79
Management and service fees from nonbank subsidiaries	0.06	0.01	88	0	0.02	84	0.01	0.06	83	0.01	0.03	84	0.04	0.07	85
Other income from nonbank subsidiaries.....	-0.79	0.01	1	-1.13	0.01	2	-0.64	0.04	0	-0.04	0.02	6	0.27	0.17	86
Operating income from nonbank subsidiaries	11.87	4.67	85	0.24	4.70	51	-0.14	7.29	0	4.13	7.64	69	5.90	9.99	67
Dividends from subsidiary holding companies.....	70.97	2.10	96	96.19	2.53	97	87.76	4.52	95	83.69	5.15	94	81.86	5.49	92
Interest income from subsidiary holding companies	18.37	0.01	96	2.97	0.11	93	13.50	0.20	95	12.89	0.37	94	4.41	0.13	93
Management and service fees from subsidiary holding companies	0	0	48	0	0	49	0	0	49	0	0	49	0	0	49
Other income from subsidiary holding companies.....	0	0	50	0	0	49	0	0	48	0	0	49	-0.20	0	0
Operating income from subsidiary holding companies	89.34	3.91	96	99.16	4.56	96	101.26	6.08	99	96.58	6.79	96	86.07	6.46	93
Loans and advances from subsidiaries / Short term debt.....	303.26	158.10	84	21.53	135.13	29	208.16	83.37	77	422.35	87.87	90	201.64	83.68	86
Loans and advances from subsidiaries / Total debt	27.09	26.38	62	2.17	27.08	30	18.52	28.33	55	21.24	26.53	59	11.15	39.18	48